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# INLAND EMPIRE business journal

VOLUME 6, NUMBER 9

\$2.00 SEPTEMBER 1994



Close-Up  
Lois Ziegler-  
O'Donnell

Health Care  
Takeout

PMI  
Special Report

A Report Card  
on Inland  
Empire Banks

BULK RATE  
U.S. POSTAGE  
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# INLAND EMPIRE business journal

VOLUME 6, NUMBER 9

SEPTEMBER 1994

\$2.00

## NewGen Laser Printer is the Answer for IEBJ

by Edie Boudreau

"It's a new age" is a phrase that's rather worn, even though it is obviously true. And people who deal with computers every day understand just how true it is.

New equipment and new programs produce results that were not dreamed of just years ago. Lest we forget, when we talk about the computer advances that make our lives easier, we also mean all the things that go with the monitor and hard drive. And that includes printers.

The greatest impact on IEBJ work recently has been our NewGen ImagerPlus 6 laser printer. It has improved our

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## XCEL Stays in Ontario

by Catherine L. Fagan

Recently, the board of directors at XCEL Corporation in Ontario learned just how serious California is about changing its reputation as a state with an "anti-business attitude."

After deciding in March to close up shop in both Ontario and Monrovia and consolidate with existing operations in Illinois, the company has been convinced to stay. The change will mean approximately 250 jobs in California with the Electronic Input and Display component manufacturer.

Who is responsible for this about-face in the future of XCEL in California? It all started when XCEL Senior Vice President Sam Calvillo read an article about the TeamCalifornia Business Retention, Expansion and Relocation programs in the *Inland Empire Business Journal*. He saw hope for a future in

California, and immediately called the Southern California Edison 800 number listed to get more information. Soon after a Red Team was formed. Red Teams are part of Governor Pete Wilson's plans to bring and keep jobs in the state. They make it viable for businesses to stay in California by offering incentive packages.

For XCEL Corporation, operations in California were no longer proving profitable. Chairman and CEO Carmine T. Olive stated that the board of directors felt they "needed to lower our costs and had grown exasperated by a long and bitter history of operating problems and anti-business attitude in California." After the decision to move was made, the turnaround took place.

Now, not only is XCEL Corporation staying in its Ontario and Monrovia locations, but it will also permanently locate a new

product line in Ontario. Further, XCEL is considering moving the Computron Division (now located in Illinois) to Ontario, a move which would secure more jobs for California. TeamCalifornia Red Teams are responsible for a number of businesses either moving into or choosing to stay in the Inland Empire. ▲



### Closeup

Lois Ziegler-O'Donnell

## Eagle Mountain Landfill May be Headed for Dumpster

by Kurt Helin



What was to have been the largest landfill in the nation, the Eagle Mountain landfill project in Indio, now itself seems headed for the trash heap.

While executives at Mine Reclamation Corporation, the developer of the Eagle Mountain Landfill, say that the project is far from dead, it is most definitely wounded. That's because last month Browning-Ferris Industries, who had a 60 percent stake in Mine Reclamation Corp., pulled out of the project.

Browning-Ferris of Houston had poured \$40 million in for the project but pulled out after a judge ruled in July that more work was

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### At Deadline

Two More Companies Leave OC for Corona

Homexx International Inc., and Ameriflex Inc., are the two most recent companies to join a growing list of small-to-medium-sized companies that are moving out of Orange County to Corona.

The cost of land in Orange County is prohibitive for companies that are expanding. Many companies find they can buy plants or stores in Corona instead of renting in OC.

Homexx, which manufactures ceramics fixtures, will be moving in early September. The company employs 75, but very few new jobs will be available because the majority of the current employees will move with the company.

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"Wild animals never kill for sport. Man is the only one to whom the torture and death of his fellow creatures is amusing in itself."

— James Anthony Froude

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### About the Cover

The big horn sheep population in the Palm Desert area has declined 62 percent over the last 10 years and is now one-quarter the size it was in the late 1960s. That's where the Big Horn Institute comes in. The non-profit organization has been studying the high rate of lamb mortality among the population. They also have been breeding sheep in captivity and have released 50 into the wild. The federal government is expected to soon put the Peninsular big horn sheep on the endangered species list.

### About the Supplement Cover

Eileen Watrous, M. D. (featured on page 19) typifies a growing trend in health care. Instead of establishing a traditional family practice, she has joined Pacific Physician Services. "I became a primary care physician because I treasure the opportunity to care for a family and watch it grow," she said. "I thought I could do this best in a group practice."

Dr. Watrous is one of more than 300 physicians who work for PPS in 47 locations throughout California, Arizona and Nevada. In the Inland Empire, PPS serves more than 270,000 enrollees from the 15 major HMOs.

## Displaced Defense Workers Get Second Chance

by Edie Boudreau

The "Defense Industry" is a rather exclusive society, as many former employees discovered when they were laid off and went looking for a new job in the commercial arena. In some areas, their skills often fit into specific, and sometimes too narrow, ranges of electronics, machining, computer processing and manufacturing.

That was only part of the problem. When they were still at their aerospace and defense firms, many workers had already become aware that their equipment and processes were no longer state-of-the-art, a direct result of the spending freeze that the industry put in place over the past 10 years (when "cost-plus" government contracts were replaced with competitive "fixed-price" contracts or none at all). When they had to look for work, they discovered that their skills were also no longer state-of-the-art.

Another unpleasant discovery

involved attitudes about defense workers. Many commercial business owners and personnel managers had resented the fact that defense workers were thought to have special skills and experience. They seemed to delight in pointing out their deficiencies and the fact that they were out of date in regard to today's technology. In fact, some seemed to take pleasure in telling prospective applicants that they had been spoiled by the high salaries, excellent benefits and secure jobs they had until the fall of their "empire."

What was the defense workers' response? Those whose skills were transferable to other fields and not too out-of-date were lucky enough to get new jobs, though often for less money. Those who had the capital and courage to risk everything started their own businesses. Many white-collar workers went back to college to either get another degree or to learn an entirely new field. But many others couldn't afford to start a business or go to

college, especially after months and sometimes years of little or no income.

Now, after years of delay, government aid in the form of retraining grants have made a "second chance" available for those machinists and manufacturing workers who are still trying to get their lives back together.

### San Bernardino Valley College/Rands Systems Partnership

On Sept. 26, San Bernardino Valley College (SBVC), in partnership with Rands Systems, Inc., will begin the first of three, nine-week retraining courses for former Hughes - Rancho Cucamonga employees. The program will provide 324 hours of in-depth training in milling and turning programming, setup, and operation of the latest Computer Numerical Control (CNC) milling and turning centers, CAM Program generation, mathematics and a

host of other machines and technologies, along with job search techniques.

Rands Systems is currently at SBVC installing 15 new computer workstations, a CNC mill, a CNC lathe, and a CMM automated inspection station. Approximately 32 to 35 students will attend the classes each semester. Students will draw the part specifications on the computers, send them to the CNC machines for computer-generated manufacturing, and then send them to the CMM for automatic inspection.

### DefCon II Grant is Funding Source

The funding for the project was provided by DefCon II, a private-sector defense conversion group whose current government grant is for administration of a program for workers laid off from Hughes. This project is linked to the county and city of San Bernardino's Private Industry

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## Banks Show Signs of Recovery

Just like the general economy, banking institutions throughout the Inland Empire are starting to show signs of life.

Compared with a year ago, most of the banks in the area are looking up, both in terms of earnings and assets. Still, the telltale signs of the recession are lurking, including the FDIC taking over several area institutions and banks still trying to increase low loan totals.

While bank takeovers are up in 1994 compared to last year, the start of a rebound in the California economy means struggling banks that can ride the year out will probably survive.

### Banks on Solid Foundations

The majority of banks in the Inland Empire showed a gain in the second quarter of 1994. This has come despite an inconsistent loan market in the area.

Some areas, like much of Riverside County, are showing an increase in the number of people requesting loans. However, throughout much of the area, the

opposite is true.

"Loan volume is slower than a year ago," said James Jaqua, the president of the Bank of Hemet. "I think the increase in interest rates slowed the refinancing of loans, and not just residential loans but commercial as well."

While it is not universal, a number of institutions have noted an increase in U.S. Small Business Administration loans, which are partially backed by the federal government. Some also have seen an increase in construction lending.

A dramatic example of these changing fortunes is Riverside National, which showed a profit in the second quarter that was a 72 percent increase over a year ago. While assets slipped one percent from last year, the bank reported a profit of over \$850,000 for the first half of 1994, compared to a pre-tax loss of over \$450,000 over that same period in 1993.

Hemet Federal Savings and Loan, after an accounting change reversed a \$3.4 million paper loss from the first quarter, reported a \$1.9 million profit in the second quarter. Hemet Federal, which has

12 offices in Riverside County, had its assets drop one percent from the first quarter of the year, but they are up 10.7 percent from a year earlier.

Foothill Independent Bank also saw a profit in the second quarter, which was 11 percent higher than 1993. Foothill Independent has tried to take advantage of the new opportunities falling home prices created for first-time home purchasers.

Valley Independent Bank also showed a substantial increase from a year ago, 82.1 percent higher in the second quarter of 1994 as compared to the previous year.

Orange National Bank showed 51 percent increase in second quarter profits, but the institution's first half earnings are down from last year.

Jaqua said the Bank of Hemet's profits were down from 1993, but that they still made well over \$450,000 in the second quarter.

Other traditionally strong local banks, such as Chino Valley Bank and the Bank of San Bernardino, continued to post profits for the second quarter. The Bank of San Bernardino expanded last month by

taking over the Corona office of Western Community bank, which was taken over by the FDIC.

While only a few banks were shut down, several banks were unable to turn a profit. Ontario-based Golden Pacific Bank recorded a small loss, \$46,000, in the second quarter. The loss is attributed to loan problems that the bank's new president, Bert Gruber, said are now behind them.

### The Future

With bank profits traditionally higher in the second half of the year compared to the first, coupled with a rebounding economy, the future looks bright for many Inland Empire banks. However, that turnaround could be a while in coming.

"The economy of the Inland Empire tends to mirror Orange County and Los Angeles County, but it's a couple years behind them," Jaqua said. "Orange County starts to be coming back, but Los Angeles seems to be going deeper into recession. I don't know what that means for the Inland Empire." ▲

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## Editorial

## ENOUGH IS ENOUGH

Who will have the guts to say "we're full, we're full...no more?"

President Clinton should be applauded for taking the first steps to stop the tide of immigration into our country by ending three decades of special status for Cubans seeking asylum. Stopping Castro from dumping his prisoners onto our shoes is far from all the reform needed, though.

Governor Pete Wilson's open letter last month in the *New York Times* made the point. Special plans were immediately put into action for the Cuban boat people, yet California continues to face a deluge of illegal immigrants, with little financial support from the federal government.

The Statue of Liberty says "Give us your poor, your downtrodden." Maybe when there were only 13 states, it seemed like an awful lot of land was being wasted, but has anybody driven the 10 freeway lately? How can we argue for a stop of illegal immigration in words when the best argument is a drive through San Bernardino or Santa Ana or South Ontario or Pomona?

Our region has been especially inundated with illegal immigrants. Are they taking jobs away from citizens, or are the jobs they take those that no one wants? The statistics speak for themselves. California receives more illegal immigrants than any state in the

nation. California's unemployment rate in July was 9.3 percent (10.9 percent in the Inland Empire), while the nation's was 6.1. In terms of per capita income growth last year, California ranked third from the bottom, showing a measly 1.3 percent gain (less than half of the national average of 3.2 percent).

The lobby that thinks illegal immigration helps the economy quickly points out that the poor economic status of California is due to military downsizing and disastrous floods, not immigrants. These certainly added to the employment problem, but it is a fact that jobs are more scarce than ever. Logic dictates that now is the worst time to silently allow illegals to work for below minimum wage. When California's economy was booming and the state's budget actually had a surplus, illegals were actually beneficial to the state. However, the saturation point has been reached. Last year, Southern California had a four billion dollar deficit, with five billion being spent on services for illegal immigrants.

Obviously, all immigration should not be stopped. We live in a global economy, which necessitates a flow of citizens between countries. However, a *quid pro quo* system has to be the rule, not the exception.

Let's take the first step...let's require citizenship for welfare, medical services, schooling, food stamps, etc. Why not, especially when it is illegal to be here. ▲

## Commentary

## \$3 Million Spent to "Save" Eight Flies

by Senator Bill Leonard

This month's Golden State Fleece Award goes to the United States Fish and Wildlife Service and the California Department of Fish and Game. These agencies enforce the Endangered Species Act that will cost San Bernardino County taxpayers more than three million dollars in an effort to preserve the habitat of the Delhi Sands Flower-Loving Fly.

**The Endangered Species Act is being enforced without regard to economic efficiency or a true balancing of benefits to the county.**

A proposed site for a San Bernardino County Medical Center has been identified as "occupied fly habitat." Unfortunately, this was not determined until after building plans were completed and contracts were let. In fact, the Delhi Sands Flower-Loving Fly was emergency-listed as an endangered species, and its status was retroactively enforced on current projects in the region.

The 76-acre parcel was searched for 43 hours, over a span of one month. During this search there were eight sightings of the Delhi Fly. Searchers were uncertain if these eight sightings were of eight different flies and they have not ruled out the idea that one fly may have been "sighted" more than once. The effect of these multiple sightings was enormous.

San Bernardino County was required to mitigate the effects to the Delhi Fly, to the tune of

\$3,310,194.00. Approximately two and a half acres of the medical center site were set aside for the preservation of the fly. In order to keep this portion of the site vacant, medical center plans had to be redrawn. Some of the required design modifications included: moving five buildings 250 feet north, relocating and eliminating parking, and reconfiguring property lines of a nearby school site to allow the hospital to move its buildings.

The San Bernardino County Medical Center is yet to be completed. Costs of implementing the plan to minimize effects on the Delhi Sands Flower-Loving Fly continue to escalate. Taxpayer dollars dedicated to health care are actually being spent to preserve the habitat of eight (or possibly fewer) flies. Additionally, the building has been delayed for six months while the terms of mitigating the effects are ironed out.

**If indeed there are eight of these flies, then each one is costing San Bernardino taxpayers \$479,649.**

If indeed there are eight of these flies, then each one is costing San Bernardino taxpayers \$479,649. This is an egregious example of environmental "protection" regulation that is out of control. The Endangered Species Act is being enforced without regard to economic efficiency or a true balancing of benefits to the county. Money has been effectively taken from county citizens and given to the flies! ▲

## I.E.B.J. Close-Up: Lois Ziegler-O'Donnell

## A closer look...



Name: Lois Ziegler-O'Donnell

Age: 56

Occupation: Executive Director of the Children's Fund

Family: Husband, Tom, four children and husband's daughter from a previous marriage, plus one grandchild

Affiliations: Member of the National Society of Fundraising Executives, member of Management Forum at UCR, member of Redlands Chamber of Commerce

Hobbies: Sailboating, jogging, walking, reading, traveling and entertaining

**IEBJ:** Where do most of your funds come from?

**Ziegler-O'Donnell:** We have three areas that we focus on. One is cash, the next is grants and foundation funding, and the third is in-kind goods and services. I would guess the largest single project that we do for cash is our A. Gary Anderson Memorial golf tournament.

**IEBJ:** Does most of your funding come from corporations or from private funding?

**Ziegler-O'Donnell:** Some of everything. We have a lot of private donors. We have what we call a President's Circle, in which people who are presidents or CEOs of substantial corporations in the area who are invited to join this group and pay \$1,000 dollars to become a member; and in turn, they get a dinner and the chance to hear a good speaker. And that dinner is always underwritten so that none of the money they donated to us goes to that dinner.

**IEBJ:** Has there been an increased need for Children's Fund services over the past five years?

**Ziegler-O'Donnell:** There truly has. Last fiscal year, which ended June 30, we served 80,000 children, and that's about 13,000 more than we had the year before. The

requests, I notice, that we receive on a daily basis just seem to be raising every single month. There was a time we are receiving maybe 40 or 50 requests a month and recently it's been well over 100, and that doesn't cover big projects that we do that cover a mass of children.

**IEBJ:** Did the downturn in the economy affect the number of requests you received?

**Ziegler-O'Donnell:** I think it has. I think we're seeing more families who have lost their jobs or have been significantly reduced in their income levels because of maybe work reductions. They might still have a job but they don't get the hours they used to get, and that makes a difference in what they have to spend on their families.

**IEBJ:** Has the economic slowdown affected your ability to raise funds?

**Ziegler-O'Donnell:** Interestingly enough, no. I think maybe it's harder, but we've done it. I just give all of the credit to our board of directors. They're very dedicated, successful people but they're dedicated to the needs of children, and I think they appreciate their successes, they really want to make a contribution to the community. We raised \$856,000 last year, and that was very much because of our board of directors.

**IEBJ:** Does this job give you a lot of satisfaction?

**Ziegler-O'Donnell:** Very much so. I'm one of those people who's fortunate enough to work because I want to. I had always been involved with children in one way or another. For 12 years I had been an administrator of a private school and had decided to maybe retire. After a few months, I realized there was a great big void when you've been working for children. When this particular opportunity came along, I took it, and I've just enjoyed every minute of it.

**IEBJ:** What is your favorite part of the job?

**Ziegler-O'Donnell:** Knowing at the end of the day, when you look at the stack of requests that have come in, and looking at the different stories that are in there and knowing that maybe there was something that the fund did that brought a little happiness to each one of those families or children.

**IEBJ:** Where do you see the Children's Fund in 10 years?

**Ziegler-O'Donnell:** I see it continuing to grow. I see it continuing to become more and more looked at for the services that we provide. We're used a lot now, but part of the reason we aren't used more is we have projects and case managers in the county that don't even know we're here. We keep working on that recognition factor because every time I hear of a case manager that didn't know of us before, I think, "How many children has that man or woman served that could have benefited had they known they could have reached us?" I see our fund-raising continuing to grow because the need is growing in the area. And I also see the roll the Children's Fund is taking, and needs to continue taking, is one of prevention. Being able to raise funds to put into programs to help prevent the problems certain children have to deal with is very important. ▲

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## ANSWERS FOR THE INLAND EMPIRE

With the Inland Empire trying to develop its own image, why are most companies advertising with Los Angeles radio stations and not with local ones?

**John Quinn, President  
Quinn/Lamb Media  
San Bernardino**

I believe you are talking more about the west end, like Pomona and Ontario, rather than the east end of the Inland Empire, because there's a big difference. In the east end, almost no one advertises in Los Angeles.

In the west, there's sort of a no-man's land out there where they don't know where to go. Should they advertise with Los Angeles or San Bernardino stations. It's a difficult area to service. It is easier to get a client to drive toward Los Angeles than away from it. We find a lot of this in San Bernardino. But

the people in the far west end could have an advantage if they advertise in Los Angeles.

**Christine Sutherland  
General Manager  
The Impact Group  
Redlands**

Because the largest amount of the Inland Empire listening market you can reach using a local radio station is about 37 percent. The rest are all tuned in to L.A.-based stations.

The other reason is there are only a few formats in the area. There is no top 40, so if you want that, you have to go to L.A. There's a classic rock, but no alternative rock stations. Also

news talk. There are no real good talk stations here in the Inland Empire.

**Richard McIntosh  
Vice President, Sales  
KFRG Radio  
Colton**

I haven't found that to be true. Most of the local businesses that advertise do so locally for a couple of reasons. First, they might not be able to afford an L.A. station, and second, they might not be willing to pay for a market they don't service.

For those that are going to L.A., we just have to continue to tell the story about what a great market the Inland Empire is.

**Scott Welsh  
Sales Manager  
KMEN Radio**

I'd say that most of the business buy Inland Empire radio, and that's because it's more efficient. Some L.A. stations' signals aren't effective past Pomona or Claremont so they don't reach the entire Inland Empire.

I'd say the majority advertise here, unless they are a multi-location business or something with a lot of pull like an auto mall. But business, like a local car dealership, advertise here because its efficient for them.

The farther west you go, there is a little more bleed into the market from L.A. stations. But in the east, it's not a big problem. ▲

## Pro

### Prop 186: A Boon to California Business

by Melissa Sweeney  
Californians for Health Security

With the collapse of a national health care program seemingly imminent, California's Health Security Act, Proposition 186, takes on tremendous significance in the debate over health care reform. Prop 186 represents a simple and economical solution to California's skyrocketing health insurance costs and a boon to the state's business community.

If passed, Prop 186 will create a publicly-administered health insurance program which will control health care costs and guarantee lifelong medical coverage for all legal residents of the state of California. Under this Act, the practice of medicine will remain private, and individuals will have the freedom to choose their primary care providers and hospitals. The program will be governed by an elected State Health Commissioner, backed by an expert advisory board and monitored by a consumer review board.

The program will be funded by a number of sources. First, the program will pool all existing federal, state, and county government funding for health care and add revenues from a payroll tax of 4.4 to 8.9 percent, depending on the size of business. This is significantly less than the average spent by employers who currently provide health insurance for their employees. In addition, a 2.5 percent income tax will be placed on individuals, with an income surtax on the very wealthy (annual income in excess of \$500,000). Finally, the program will impose a \$1.00 per pack tax on cigarettes.

The beneficial effects of The California Health Security Act will be especially apparent in the business community. Today, the majority of businesses cover their employees, but at great cost. Administrative costs account for 40 percent of the premiums paid by the smallest firms. Moreover, out-of-control

premium increases pose an even greater threat to the fiscal well-being of California's business community. Next year, too many companies will face the choice between losing coverage for their workers or paying astronomical premium increases.

The enactment of Prop 186 will change the long-term health insurance outlook for California's business community through several mechanisms:

Cost containment will cap health costs so that they don't grow faster than the overall economy. Businesses will pay less for better coverage. This will free up funds for wages and investment. Fair financing will mean that all employers will contribute to health coverage. By spreading the costs more broadly, costs will be lower for everybody. This gives everyone a stake in making sure that health care costs are controlled. Rates will be discounted for small businesses.

Simplification will ease the paperwork burden for employers and doctors and save everyone money. With a standardized comprehensive benefit package, employers won't need to constantly renegotiate coverage and premiums. The Act will eliminate practically all administrative expenses for employers by replacing health insurance premiums with one, single payroll tax.

In addition, other insurance premiums—workers' compensation, fleet, liability, etc.—will be reduced since the medical care component of these policies will be covered by the single payer.

California will gain a business advantage from the implementation of the California Health Security Act. Health care costs in other states will continue to rise, while we will provide better benefits for employees at lower costs.

Prop 186 is good for California business and for the people of the state of California, and we urge a YES vote on Nov. 8. ▲

## Con

### Ten Reasons to Oppose Proposition 186

by Martyn Hopper  
State Director/California National  
Federation of Independent Business

Proposition 186, the so-called "single payer" health care initiative, replaces the privately financed health insurance system with one run by the government. Here are 10 reasons why this initiative should be defeated.

**Number Ten:** It Takes Away Choice. A government system means rationing, rules and regulations. This initiative gives the power to determine medical care to a State Health Commissioner who will select which plans will cover which people. Rather than patients choosing their insurance coverage and providers through the existing competitive system, the state will do it for them. This is the ultimate in "government knows best!"

**Number Nine:** It Doubles the Size of Government. The initiative increases California revenues by \$40 to \$50 billion, according to the non-partisan Legislative Analyst. That's the size of the entire state general fund budget today. Doubling the size of government is hardly the way to improve health care.

**Number Eight:** It's Just More Taxes. Forty to \$50 billion in new revenues means \$40 to \$50 billion in new taxes. The initiative imposes a 2.5 percent surcharge on the taxable income of every California taxpayer. Because it is a surcharge, the new tax is highly regressive.

**Number Seven:** It's Worse Than Taxes. Proposition 186 imposes a 4.4 to 8.9 percent payroll tax on business. Because of a graduated scale, a firm with 49 employees would incur a \$35,000 payroll tax increase by adding just one more worker. The payroll tax is just a one-way ticket to unemployment, since the smart firm will reduce—not add—workers.

**Number Six:** Even This Much May Not Be Enough. Like the drunk for whom one drink is too many and a thousand not enough, this enormous tax increase may not be enough. According to the University of California Graduate School of Public Policy, the system will be \$12 billion out of balance at its effective date in 1996, and will be at

least \$34 billion in deficit by full implementation in 1998. Proposition 186 is an invitation to bankrupt California.

**Number Five:** It Propagates Politicians. Just in case you thought California was short of politicians, not to worry. This initiative creates an elected health czar with potentially more power than the governor, and 20 elected "directors" of a Consumer Health Council.

**Number Four:** It Breeds Bureaucrats. Somebody has to process the millions of claims. Somebody has to decide who can see what doctor, who goes to what hospital and for how long, and of course, whether the taxpayers are paying their due. And don't forget the 30 million health security cards we would need.

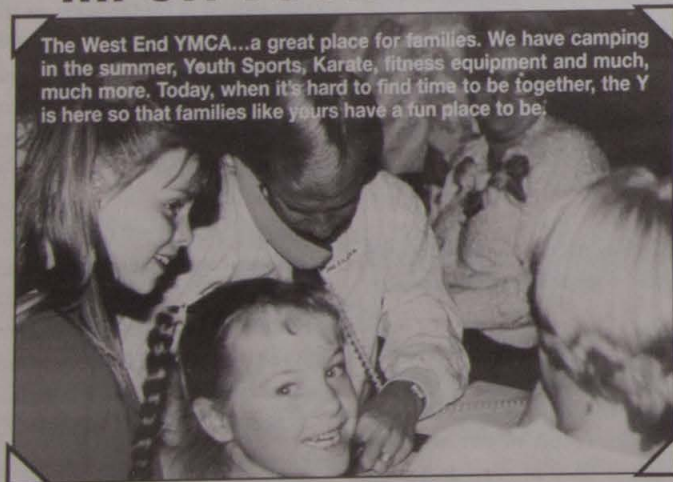
**Number Three:** It's Hypochondriacs Heaven. The initiative defines the benefit package as "all medical care determined to be medically appropriate." What a deal—any medical services you want, you get. The sky's the limit. But you had better get in line early, because guess what happens when the money runs out?

**Number Two:** Let's Leave Canada in Canada. Proponents of the single payer system promise the paradise of the Canadian government-run system. Only, you had better not get sick in Canada. According to a recent study, there are 177,000 patients currently on the waiting list for surgery in Canada. And thousands of Canadians "jump the queue" and come south to you-know-where when they get really sick.

**Number One:** It's Bad Medicine. Who would you like making your health care decisions: doctors, nurses, hospitals, caregivers—or government bureaucrats? Allow the government to take over the health system, and bureaucrats will give the marching orders. Proposition 186 does nothing to hold down costs, nothing to improve medical care, and no one can show that its numbers add up or its schemes really work. That's why both Governor Wilson and Treasurer Brown oppose Proposition 186. It's just plain bad medicine. ▲

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## Corporate Profile

### Combining Fun and Photography

Once you get past the entrance of the Visual Impact office in Ontario, you realize that this office is unlike most others.

There is only one desk in the place, and it is tucked off in a side office. The walls are covered with unframed but striking photographs, the table and countertops are strewn with transparencies, Polaroids, negatives and prints. The room gives you the impression of a place where work is done, not one kept spotless simply to impress clients.

As you move into the huge studio, you see there is plenty of work being done. People run around adjusting lights and making sure proper color gels light backdrops. Here, as throughout the office, there is the element of fun, as evidenced by a basketball hoop and backboard with a life-size cutout of Shaquille O'Neal standing next to it.

**"The thing I like best about the job is that a lot of days I come in here and I don't know what I'm going to be doing that day," Fred Armitage said.**

Fred Armitage is a man who obviously enjoys his job, and walking through the offices of his company, Visual Impact, a visitor gets the feeling that everyone there is doing what exactly they want to do. And like most places where the employees enjoy themselves, that feeling is reflected in their work.

Armitage has built Visual Impact into the largest and most

successful commercial photography studio in the Inland Empire by providing quality work quickly. And, while his studio may not look like the offices of other successful businesses, the reason for its success is exactly the same.

"The major thing that sets us apart from our competition is our customer service," Armitage said. "I see myself as a problem solver. My job is to see that we solve the client's problem, and that means our image sells the product or gets the idea across."

"I don't think I'm a very good salesman, so I don't want to go out looking for new clients. That's why I want to make sure I keep the ones I have," Armitage said.

### Visual Impact's Success

He's obviously succeeded in making sure his customers come back, because lately Armitage has not had much free time ("I don't think I've had a day off in eight weeks"). While word of mouth is expanding his client base, he is still getting plenty of work from his regulars. And most of his regulars are locals. Armitage said that 95 percent of the company's business comes from Inland Empire companies.

Some of the company's largest accounts are with Fleetwood Motorhomes, based out of Riverside, and Stewart Holt Advertising in Ontario.

Visual Impact is a strictly commercial photography studio, but that is in no way limiting for Armitage, he likes the variety.

"The thing I like best about the job is that a lot of days I come in here and I don't know what I'm going to be doing that day," he said.

About 50 percent of the shoots are taken inside the massive studio, the other half are done on location. Just how big is the studio? Shoots done inside have involved a helicopter and a 37-foot motorhome. That size studio,

one that has plenty of versatility, was the reason he moved the business to Ontario from Riverside two years ago.

The studio also has two darkrooms so the company can keep up with one of its other reputations: Speed without sacrificing quality.

**"The major thing that sets us apart from our competition is our customer service," Armitage said.**

Armitage said there are two reasons he works quickly while maintaining a high quality standard. First, he tries to solve the client's problems before he goes into the studio so there he knows what needs to be done. The second is experience.

"A lot of times we can do a better job in half a day than another studio could do in a full day because we're experienced and we know what needs to be done," Armitage said. "Lighting is the most important thing, and that takes some experience. But basically, if the photo solves the client's problem, it's a good shot. Even a beautiful shot must sell the product or get the idea across or it doesn't solve the problem. And what works for one client might not work for another."

### Preparing for a Brave New World

Maybe more than most businesses, technological advances are radically changing the world of photography, and this is a trend that will continue.

Current computer technology allows you to manipulate a photo, either putting things in or taking them out, almost

without detection. Visual Impact is making the most out of this technology.

In a recent photo for Fleetwood Motorhomes, the background of a large cliff beside a river with a towering rust-colored mountain was taken near Sedona, Arizona. However, the motorhome and models were photographed right in the Fleetwood parking lot in Riverside. The two photos were combined to put the motorhome in a beautiful setting. However, looking at the final product, you would never know the motorhome had never left the Inland Empire.

Armitage just purchased a new computer system that will allow him to do photo manipulation, as in the motor home ad, in-house. This will be another advantage for clients because Visual Impact will have more creative control over the process and will be able to do it quickly.

That kind of technology is new, but it is far from the limits and far from what will be able to be done in a few years. Visual Impact is trying to keep one step ahead of these changes.

In a few years there may be no more film in photography. The technology now exists to record a photographic image on computer disk, eliminating film and developing. Armitage believes in a few years he will be doing photography this way.

"The resolution is not quite there yet, but in two or three years, we may be filmless," he said, but cautioned that understanding the principles of photograph will still be necessary to getting good images. "You still need someone who understands lighting and how to set up a shot."

It really won't matter whether he is using film or computers, is inside or outside, photographing motorhomes or people, you can just bet Armitage will still love his job.

▲

## Visual Impact

## Business Insurance - Smart Buying Strategies

**Entrepreneur's Corner**  
by Eugene E. Valdez

Like death and taxes, entrepreneurs recognize that buying insurance is inevitable, but many strive to avoid dealing with the issue as often as possible.

Many business owners get frustrated with the insurance issue because they do not fully understand what they have purchased and why it is so darn expensive.

According to Jan Kern, an insurance broker and consultant affiliated with Keiger & Associates, with offices in Torrance and Redlands, business owners continually ask themselves the following questions: Am I spending too much in premiums? Do I have too much or too little coverage?

Ultimately, every business owner's goal is to maximize profits. Over the past several years, many entrepreneurs have been unable to raise prices due to the competition and the recession.

If you cannot raise prices, another way to improve profitability is to reduce expenses. Again according to Kern, "The areas that entrepreneurs might have an opportunity to reduce expenses are in their insurance or risk management program."

"Many variables are considered when insurance premiums are set. Most business owners usually spend enough but do not necessarily make the best buying decisions," Kern added.

The purpose of this article is to give you some tips to assist you in your insurance buying decisions.

### Insurance - Why?

Initially, let's start with why entrepreneurs buy insurance. Commonly, the reasons may be legal (state or contractual obligations) or humanitarian, i.e., the desire to protect your family, employees or public from physical or financial ruin.

### The Buying Decision - A Logical Approach

**Tip #1 Carefully select a professional agent.** According to Kern, your selection process should

be as thorough as it is to hire a CPA or attorney because all these professional functions are essentially the same (i.e., help you protect your assets and help you from going bankrupt).

Ask your potential agent the following questions: How many companies are represented? Has the agent ever insured your type of business? Is the agent a commercial specialist? Does the agency predominately handle business insurance?

In summary, the best strategy is to work with a commercial specialist not selling all lines of insurance.

**Tip #2 Estimate the total percentage of your company's budget that is spent on insurance coverage (Property, General Liability, Auto, Workers' Compensation).**

According to Kern, if it's five percent or less, you're in great shape. It appears that 10 percent is the average for most businesses. If your insurance coverage exceeds 10 percent of your budget, you may have some opportunities to cut costs.

**Tip #3 Develop an insurance plan/budget.** Seek help from your accountant on the budget and ask yourself the following questions: What amount of uninsured loss would be beyond the credit capacity of the company and might result in bankruptcy? Without insurance, what could the company afford to pay without borrowing?

Armed with these numbers, you can then start making informed decisions on what coverage/limits to purchase.

**Tip #4 Develop an insurance "shopping list."** Like all things in life, there are tradeoffs in terms of what you want and what you can afford. The experts suggest that you draft an insurance "shopping list" ranking coverages by priority.

As you are drafting your shopping list, utilize the following questions to guide you: What's essential? What's important? What's optimal?

**Tip #5 Use Common Sense.** Buying insurance is not brain surgery, but the following common sense ideas are worth considering:

Don't risk more than you can afford to lose - don't self insure catastrophic exposures. For example, can you afford to pay for

earthquake damage to your property?

Consider the odds - According to Kern, "A business owner should insure losses that are least likely to happen. Do not insure losses that frequently occur. We expect auto collision claims, but what we can't project is the cost for serious bodily injury and accidental death claims."

Don't risk a lot for a little. The best buy in insurance is higher liability limits. The increase on general liability from a \$500,000 to \$1 million limit can be as low as a 10 percent increase. Double your limit for 10 percent? Not a bad deal!

**Tip #6 Consider alternatives.** Keep in mind that insurance is not the only source for managing risk exposures. Investments are available as well as internal company changes. For example, eliminating automobiles, improved security, sprinkler systems, safety meetings, employee incentive programs and better hiring practices can reduce risks.

**Tip #7 Shop around.** Don't get locked in with an agent and insurance company for long periods of time without occasionally testing

the market. It pays to shop!

When you do shop, try to incorporate the following "mini" tips, compliments of Kern: Don't procrastinate, allow 60 to 90 days lead time to obtain quotes; inform your present agent and shop no more than one or two other agents; keep a list of insurance companies being solicited; organize your files; supply identical information to everyone; establish a firm bid date; ask for the A.M. Best financial rating and admitted status for all carriers; don't automatically pick the lowest quote if your insurance is "claim sensitive." Your mind set should be, "who's the best with loss control and claims service?"

Satisfactory insurance is vital for the continued success of your business. Don't ignore the insurance issue, meet it head on by doing your homework and locating qualified professionals. You'll be glad you did. See you next month. ▲

Eugene E. Valdez is president-CEO of The Claremont Advisory Company, management consultants and trainers to Southern California's Entrepreneurs. For comments or questions, please call 1-800-500-6336.

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## Advertising, Marketing &amp; Public Relations

by Steve Holt

## Scholarship Drive Needs Gas

As most of you who read this column with some regularity know, I write a lot about the comings and goings of the Inland Empire Ad Club. It's an organization that I devote a fair amount of time to because I feel that it, like many other non-profit professional groups, allows opportunity for professional people to share. It also allows the opportunity to occasionally give something back to the community.

Victoria Seitz, a professor at Cal State San Bernardino, has served on the board of the Inland Empire Ad Club for the past few months in the capacity of Collegiate Relations Chair. She has done a remarkable job in a fairly short period of time, doing everything from structuring a panel of ad professionals to address students' questions to establishing an organized intern referral service. All of this was done without the benefit of a budget or the reliance on big contributions of time, (other than her own), or money. Now she is asking for help.

Last year, the IEAC established a scholarship fund, quite by accident. Someone sent additional membership dues to the club that were a duplication of payment. When notified of the overpayment, they told us to keep the money and put it in our scholarship fund. Good idea, the only thing we needed was a scholarship fund to put it in. So we created one and, what do you know, a few members kicked in a couple of bucks. Most of us on the board were jazzed, but we really had no plan for the money. When Dr. Seitz joined the board, she noted that we had a scholarship fund and was a little surprised that we had no plan. So she set out to fix the problem...and to make sure that fund grew as well.

In Victoria's student column in the upcoming Ad Club Newsletter, she is asking

members of the IEAC to pony up a tax-deductible contribution of \$25, \$50, \$100 or more for the scholarship fund. Her goal is to raise \$10,000 that can be placed in an interest-bearing account. Initially, two \$500 scholarships would be awarded to deserving students in our community on an annual basis. Over time, this could grow to include more and bigger scholarships.

I think this kind of effort deserves support from more than just the Ad Club members; I believe that the general business community should have an opportunity to participate as well. If you have any questions, call Dr. Seitz at (909) 880-5753. Contributions should be sent to IEAC Scholarship Fund, 3535 Inland Empire Boulevard, Ontario, CA 91764.

## No Pie in the Sky Here

In the spring of 1994, Arbitron measurement of radio popularity, KFRG or its sister signal KOJJ, were rated number one with every listening age group in the Inland Empire. Not that this came as a great surprise, as KFRG has occupied top positions consistently, but this is the first time that the signals have been on top with every age group from 12 to 64 years of age. In their view, they were Numero Uno in a big way, so they decided to celebrate in an interesting way. They sent piping hot Numero Uno pizzas to all of their current on-the-air advertisers to drive home the message.

## The Big Show is Coming to Town

Just a reminder. The 1994 Portfolio/ADDY Award banquet will be held on Oct. 14th at the Mission Inn in Riverside. The banquet and exhibition will feature the best work from agencies, designers and writers throughout the Inland Empire. For more information, call Joe Ammirato, the 1994 ADDY show chair at Designs for Business, (909) 626-4472. ▲

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The Tri-City Corporate Centre.

## West Covina:

The Lakes at West Covina.



## Local Manufacturing Rises in July

The Inland Empire's manufacturing economy showed a modest growth for the month of July, according to the "Inland Empire Business Report." July's Purchasing Manager's Index (PMI) was 51.3 percent, down slightly from June's 57.2 percent.

While the July PMI is lower than June's, this means simply a slower expansion of the economy, not a regression. Shel Bockman, co-director of the Institute of Applied

Research and Policy Analysis, who did the report, said that if manufacturing continued to grow at this pace, there would be an expansion of the local economy.

The report data is calculated using five indicators compared month to month. A PMI index of over 50 shows a growth in the economy while one under 50 shows a decline in manufacturing activity.

In addition to July's positive PMI numbers, the report shows that most

*"The project provides a remarkable service for the whole Inland Empire," according to Barbara Sirotnik, one of the co-directors.*

purchasing managers are optimistic about where the economy is headed. Twenty-two percent of those surveyed for the report said they believe the manufacturing economy will strengthen over the next three months, compared with only 6 percent who expect it to weaken. The percentage who expect a stronger economy is up 3 percent from June, and the percentage who expect it to weaken is down from 13 percent at the beginning of the year.

### Local Businesses Save Report

For its first 13 months, the "Inland Empire Report on Business" was underwritten by a grant from the Riverside Economic Development Agency. But in June that funding dried up.

The report looked as if it had seen its last days. Fortunately, at the last minute, Stewart Holt Advertising and Rasmussen & Rogers, an accounting firm, stepped in to save the day.

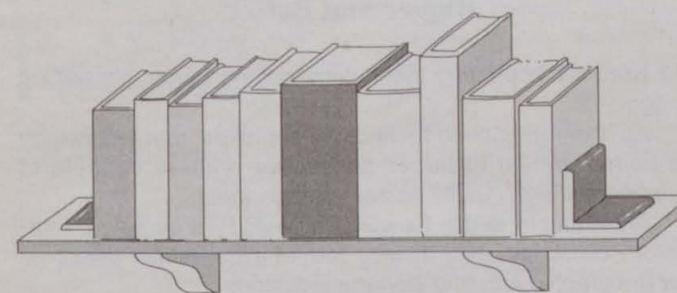
Annual publication costs for the report are about \$6,000 and the two companies have agreed to sponsor the report in an ongoing basis. Stewart Holt is also handling distribution of the report to the media.

*The Inland Empire's manufacturing economy showed a modest growth for the month of July, according to the "Inland Empire Business Report."*

"The project provides a remarkable service for the whole Inland Empire," according to Barbara Sirotnik, one of the co-directors. "We did not want to see this program die."

Stewart Holt is an Ontario-based, full-service advertising and public relations company. Rasmussen & Rogers is a certified public accounting firm in Corona. ▲

## Manager's Bookshelf



by Ray Maghroori, Ph.D.,  
Associate Dean, The A. Gary Anderson  
Graduate School of Management  
University of California, Riverside

change behavior, but that also can cause lasting harm.

What is wrong with rewards as a management tool? According to Kohn, "the more rewards are used, the more they seem to be needed....Pretty soon, the provision of rewards becomes habitual because there seems to be no way to do without them" (p. 17).

### Rethinking Management Reward Systems

There are books that are original; and there are books that are interesting. Few books are both original and interesting. Alfie Kohn's book, "Punished by Rewards" is one of few books that I have read in recent years which is both original and interesting.

This book provides one of the most serious challenges to our recent thinking about management, teaching, and child rearing. It makes us rethink how we treat our employees, our students and children. One of the book's most provocative theses is that it challenges the emerging and popular idea of pay for performance, which the author feels "is an inherently flawed concept" (p. 183). Furthermore, Mr. Kohn believes that people do inferior work when they are motivated by money, grades, or other incentives.

This groundbreaking book argues that the traditional management and teaching approaches that rely heavily on the use of positive incentives to reward people or change behavior have serious shortcomings. That, in the long run, such methods not only fail to

everything in your power to help them put money out of their minds" (p. 182). He seems rather receptive to the idea of paying everyone equally or even paying employees on the basis of need.

So what is Kohn's theory about motivating employees? The answer is his concept of motivation consisting of three "Cs": Collaboration, Content and Choice.

Kohn's concept of collaboration, similar to the popular idea of teamwork, is an important cornerstone of his theory of motivation. He, like many other management analysts, believe in the importance of teamwork. His idea is somewhat different from the rest of literature dealing with teamwork in that he recognizes the value of teamwork as a factor that affects the productivity of the individual employee and not so much as a manifestation of today's organizational imperative necessitated by downswinging of major firms. For him collaboration is important because, as he sees it, "People will typically be more enthusiastic where they feel a sense of belonging and see themselves as a part of a community than they will in a workplace in which each person is left to his own devices" (p. 188).

Teamwork and collaboration

won't be enough if people are not interested in what they do. So, the second "C" of Kohn's theory deals with the content of job. Jobs have to be meaningful to people who do those jobs.

Allow for minor adjustment in organizational structure if that leads to more meaningful jobs for people. Hire people for what they are interested in and not so much for they have done in the past. And finally, "we are most likely to become enthusiastic about what we are doing...when we are free to make decisions about the way we carry out a task. The loss of autonomy entailed by the use of rewards or punishments helps explain why they sap our motivation" (p. 192).

In sum, Kohn argues that instead of relying on money to motivate employees, we need to give them more choice, make their job more interesting to them and provide them with a sense of teamwork and community.

"Punished by Rewards" is a provocative book that is well written and documented. It is a book that challenges one of the most prevalent schools of thought in psychology, mainly behaviorism, made popular by the writings of such influential psychologists as B.F. Skinner. It should be read by all parents, managers, and teachers. ▲

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## NewGen Laser Printer is the Answer for IEBJ

Continued From Page 3

print quality, saved a great deal of manhours by incorporating photo and graphic work into the layout, and in three months has saved us more than \$3,400 in pre-press costs. That amount was saved on production of three issues of the magazine as well as the *Book of Lists*, which is now hot off the press. In just six months that printer will pay for itself.

### From Manual to Automation

For someone who started out in the publishing game in the pre-computer era, with proportional-space IBM typewriters and cut-and-paste corrections with an Exacto knife, even a simple word processor seemed like a dream come true. (No, I won't say how long ago I started.)

Today's computers, which use programs to create graphics, charts, and tables in addition to all sizes and styles of text, are a real blessing. And now we have a laser printer that will take scanned objects, as well as half-tone photographs, and create a camera-ready page in minutes.

The NewGen we are using is a 600 x 600 dpi (dots per inch) printer that produces sharp, clear 11 by 17 inch pages. Half-tone black and white photographs are reproduced with 51 gray levels.

It has been the answer to IEBJ needs, and yet it has already been improved on by other NewGen models, including the Turbo PS/1200 B model, that uses 1200 x 600 dpi to produce more levels of gray than the human eye can differentiate.

Another new model is the NewGen ImagerPlus 12, which offers a full 1200 x 1200 dpi

### Bigger and Better

Not only is printing technology getting better, it's getting bigger.

As desktop printing technology improves, that technology is being applied to larger and larger printers capable of printing out high quality posters and banners.

An example is the NewGen Vista/RIP, a complete four-color PostScript Level II, wide format inkjet printer designed for the graphic arts and signage industries.

This application is ideal for posters, banners, displays, window signs, presentations and many other applications. Using the Vista/RIP with an inkjet printer, you can output four-color (CMYK) files at nearly 36 inches wide by 18.2 feet long.

resolution to give unmatched print quality. Its standard paper tray can be adjusted to hold a variety of paper sizes and makes it perfect for printing oversized graphics and two-page layouts.

directly to paper or polyester plates capable of printing runs of a few hundred up to 10,000 impressions, depending on the material used. A plate produced on the laser printer typically costs between 30 cents to \$1.50 and can be created in minutes.

These new laser printers, combined with the latest software programs, will change the way we do business and make our jobs easier and faster. They are ideal for any company or organization that has to produce the printed page.

### Time is Money

In terms of time saved, by eliminating the pasteups needed for the half-tone process and the golden-rod negative processing, production time is about one-third what it used to be. According to our figures, a service bureau charges about \$13 a page for a black and white photo and \$20 a page for text, and needs two to three days to process an 80-page magazine. In contrast, with our NewGen laser printer, it costs only a few cents per page. Text is proofed only once before layout, after which the entire page can be proofed in total, another big savings in time and money.

It also provides edge-to-edge printing for the maximum print area available.

The ImagerPlus 12 can also save a publication, like the IEBJ, a lot of money in pre-press production. Traditionally, in magazine production, a page is printed out, photographed and then it is photographically etched onto a printing plate. This can cost up to \$25 a plate.

The ImagerPlus 12 can print



The Chromax Color Printer is a PostScript Level II Dye-sublimation printing device, and is the perfect tool for the production needs of graphic arts and desktop publishing users.

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## Botanic Garden Reaching Out to Business

by Kurt Helin

It is one of the Inland Empire's best kept secrets. Outside the scientific community, not many people know about it. But that is about to change.

The Rancho Santa Ana Botanic Garden is one of the nation's most recognized and respected botanic gardens, and it is located here in the Inland Empire. It has played a quiet but important role in the community, but it wants to be quiet no more.

That change started with the naming of a new executive director for the Claremont-based gardens. Dr. Roy L. Taylor, who currently holds the same position at the Chicago Botanical Garden, will take over the position beginning Nov. 1st.

While Dr. Taylor was at the head of the Chicago gardens, it had completed a \$25 million capital campaign to include new research facilities, an English-Walled garden and a visitor's gateway center. The board of trustees at Rancho Santa Ana hopes he can work that same magic here.

"I spent nine years building mutually beneficial relationships with businesses in the Chicago area - particularly with those in the 'green industry.' I will work hard to do the same here in Southern California and the Inland Empire region," Dr. Taylor said. "Support is a two-way street - we need business support to offer quality programs, but we can also help develop new markets."

### An Educational and Visiting Center

The 86-acre gardens have long been a quiet but important force in the community. It is a nationally-recognized research garden, but they are looking to expand their educational efforts in the community and as a practical aid to local businesses. They do not want to be seen as a place of esoteric research, but as an indispensable part of the community.

A large part of that will be due to an increased role as an educator and visitor's stop in the community. Currently, over 11,000 children a year from area

schools, ranging from pre-schoolers through high school, visit the garden on field trips. These children not only get a hands-on experience at the gardens, but in-class preparatory study guides help the children be prepared for the experience.

The garden also looks to becoming more of a tourist center, something people visiting Los Angeles or the Inland Empire want to see. Similar cultural destinations, such as the Smithsonian Institution in Washington D.C., generate a great deal of income for the surrounding communities.

"Family vacations more and more include 'cultural destinations' like the Botanic Garden," according to Richard Chute, the director of foundation relations at the garden. "Of course, these visitors spend money at local businesses as well."

Last year, over 85,000 people visited the park, but Chute feels they can handle many times more. Besides the natural beauty, people can come to learn more about the plants in their community and the environment around them.

### Extending a Helping Hand to Business

Also, the people at the gardens believe they can be a bigger asset to local businesses where they need it most, at the bottom line.

The garden believes that it can be of use to local business in a number of ways, such as helping a business choose native plants for its landscaping that are acclimated to the dry, hot weather of the Inland Empire. By doing this, the business can not only have an attractive look to its building, it will keep its water costs down because the plants won't need to be drowned every day just to stay alive. The garden is planning a horticultural symposium on significant native plants for 1995.

They are also looking for corporate sponsors to help them expand their research and educational activities, along with improving the grounds. In the past, the garden has had sponsorships with ARCO, GTE, Monrovia Nursery, Bank of America as well as a number of



Botanic Garden is developing plants that are acclimated to the dry, hot weather of the Inland Empire.

local businesses. The benefits of sponsorship include public recognition, special access to information and specially arranged benefits for employees.

### A National Leader

While the Rancho Santa Ana gardens may not have the local recognition here in the Inland Empire that it would like, in the scientific community it is one of the most renowned.

It is considered to be one of the top five places where Systematics research is done and received a four-year, \$600,000 grant from the Mellon Foundation in recognition of its programs. Systematics supports work such as the national biological study proposed by Secretary of the Interior Bruce Babbitt. It is a major initiative to name and catalog of every type of plant species in North America.

"Before we can preserve native plants, we have to know

what we've got," explains Chute.

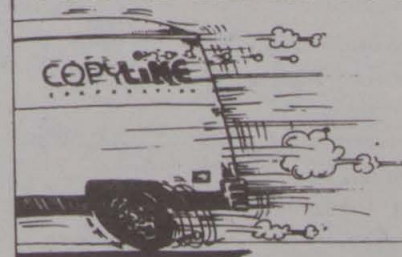
Another area of the garden's research is understanding what makes one species of plant more rare than others. While occasionally the answer is easy to find, such as the plant which produces limited offspring, often there are more complex answers that involve an understanding of the environment.

Finally, the garden develops new plants for home and commercial landscapes. These special cultures are designed to live in special environments, like the desert of Southern California. Use of special cultures can help save a business money by reducing monthly water bills, and they take less time to monitor than typical green grass lawns.

If you would like to visit, the Garden is located at 1500 North College Avenue in Claremont. Hours are 8 a.m. to 5 p.m., seven days a week. For more information call (909) 625-8767.

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## SBA's "Low Doc" Loan Is an Instant Hit

Getting the financing to open a small business has always been one of the most difficult parts of start up. Even if the loan was small, under \$100,000, the applicants were required to jump through almost all the same hoops as a person asking for a \$1 million loan.

The SBA decided this wasn't fair, so in Texas they tested out a Low Documentation Lending Plan, quickly to become known as Low Doc. It was a lending plan that involved as little paperwork as possible and was based more on character than collateral.

It was an instant success, and was expanded to other states. Low Doc rolled out in California in July.

In the Inland Empire, it has been a very popular program according to John Woodward, the vice president, manager, of Golden Pacific Bank, one of the banks in the area that offer Low Doc. He believes the lack of paperwork attracts potential businesses.

"It really lessens the burden on the business to get a loan because paperwork takes up time, and time is money," Woodward said. "What is reported now to the SBA could be as little as a two-page loan application."

The program also does not base its lending criteria on how much money and collateral the person has, but rather on their character and how well they've repaid debts in the past.

"One of the ways you ascertain character is: does this person pay their debts in the past and, if they didn't, were there extenuating circumstances. We're not heartless on that topic. Also, if the borrower has no credit, we would consider a co-signer. It can be perfect for a start up loan."

Another thing considered for the loan, instead of collateral, is the business plan. Things looked at include potential earnings and how well thought-out the business plan is.

"We look at whether they thought of the upside and the downside. The more detailed the plan, the more likely these people are to be a success," Woodward said. "I've had a lot of people buying small offices, like new consulting firms or people doing computer repairs, with these loans."

Not all local banks offer Low Doc. The institution has to go through a special set of workshops sponsored by the SBA to offer it. However, shopping around for this small business loan may save you a lot of paperwork, and money. ▲

## Eagle Mountain Landfill May be Headed for Dumpster

*Continued From Page 3*

needed on an environmental impact report. The company said it was frustrated with the landfill permit process in California and felt that, even if up and running, it would not provide a big enough return on their investment. Browning-Ferris is the second largest waste hauler in the United States.

### The Shockwaves

The pullout of Browning-Ferris had repercussions on everyone involved with the site.

The landlord of the project, Kaiser Resources, was hit with a dramatic drop in stock prices despite record earnings. Kaiser stock was selling for as much as \$17.50 a year ago and is now below \$7, reflecting Wall Street's lack of confidence in the project. Kaiser rents the land to Mine Reclamation Industries for \$200,000 a month but has no other stake in the landfill.

Kaiser's drop in stock value came despite the company's highest earnings ever during the second quarter of this year. In the second quarter the earnings were \$2.8 million, up 12 percent over the same period last year. The company's net income was up 40 percent over the same period, or 5 cents per share.

The pullout of Browning-Ferris was good news for those opposed to the project. Not only were environmentalists and local residents opposed to the project pleased, but so are other businesses trying to develop land in the area.

The Eagle Mountain Energy Company is hoping to build a hydroelectric plant on the land adjacent to the landfill project. The proposed power plant would exceed the output of the Hoover Dam.

Eagle Mountain Energy would have to lease the land from Kaiser, also the landlords for the landfill. The energy company also says they have rights to the land, and cite a 1921 federal law that would give them eminent domain. Currently the fight over the land is being waged in a courtroom. Eagle Mountain Energy was one party in the multi-party law suit that successfully challenged the landfill's environmental impact study.

Even with all the setbacks, Mine Reclamation Corp. executive believe the landfill will become a reality. The corporation has enough money to stay afloat for another year. In addition, they no longer have any debt and a lower cost structure so that they can charge competitive dumping rates and still make a profit. ▲

## INLAND EMPIRE business journal

# HEALTH CARE TAKEOUT

Eileen Watrous, M.D. (featured on this page) typifies a growing trend in health care. Instead of establishing a traditional family practice, she has joined Pacific Physician Services. "I became a primary care physician because I treasure the opportunity to care for a family and watch it grow," she said. "I thought I could do this best in a group practice." Dr. Watrous is one of more than 300 physicians who work for PPS in 47 locations throughout California, Arizona and Nevada. In the Inland Empire, PPS serves more than 270,000 enrollees from the 15 major HMOs.



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HOW IS THE MEDIA HANDLING  
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PAGE 31



## The Changing Face of Health Care

Even if President Clinton's health care initiative dies in Congress this month, as it most likely will, that will not change the health care revolution going on here in Southern California. Especially here in the Inland Empire.

Health care is big business, and like all businesses, it adapts to current market forces or it goes the way of the dinosaur. The choices made by consumers shape the direction business takes faster than prodding by the federal government.

This has been especially evident in the health care industry. Over the past 10 years, there have been dramatic changes in health care in the Inland Empire. Nationwide, about 20 percent of the population is using managed care plans, but in California that number is close to 75 percent. Managed care is a model most Washington lawmakers are using to design their federal plans.

Once again California is the vanguard, making changes that the rest of the nation will follow, and the Inland Empire is right in the middle of it.

### The Business of Health Care

The dollar amounts spent on health care are staggering: More than \$1 trillion is being spent on health care in the United States every year; health care amounts to 14.4 percent of the gross national product; national health care spending is expected to rise 12.5 percent this year, over four times the general rate of inflation.

While the money spent is enormous, the basic goals of health care providers and the people they serve are simple. Even with all the money being poured into the system, to make a profit, health care providers need to keep their costs down. Consumers want the best health care they can get for the cost, with enough flexibility in the system to meet their lifestyle. Hence the popularity of managed care systems like HMOs and PPOs.

A large part of the HMO's success at keeping cost down is by keeping people out of hospital beds. Hospital stays are expensive

for everyone, the consumer and the hospital alike. However, over the last three years, the days spent in hospital beds are down by a third. A large part of this reduction is due to advanced new surgical techniques and the rise in outpatient surgery.

Whatever the reason, that area helps keep health care costs down. What helps keep them up is uninsured people.

### The Uninsured

President Clinton's original call for universal health coverage led to plenty of headaches for him in Congress. While universal coverage would be an ideal, it is not practical. By percentage, the vast majority of Americans already have coverage, but that still leaves a large number without.

According to figures recently released by the Census Bureau, from their Survey of Income and Program Participation, 80.6 percent of Americans had either private or government health insurance for the entire year. Another 12.4 percent were covered for at least part of the year. That means 93 percent did have some health insurance for at least part of the year.

While that is a high percentage, it means that 47 million Americans were without coverage for at least part of the year and 17.1 million had no coverage for the entire year. That is enough people to put a serious drain on the system.

Half of the uninsured in California are employed by small companies, under 25 employees, according to 1993 study by UC Irvine. Another third are in companies with 100 employees or fewer. It should be noted that while the majority of the uninsured are with small companies, most of these firms do offer insurance to some of their employees. However, they say the costs are too high for them to offer it to all their employees.

Besides the uninsured, here in the Inland Empire there is also a drain on the system from undocumented workers. Southern California is the national capital of illegal aliens, and while certainly all of them do not use

the health care system, enough do to add to the cost of doing business in the industry. HMOs help move away from this, because to use the hospital, you must be a member of the Plan.

### The Future

Many people are taking a wait-and-see attitude with health care reform, but smart businesses are already looking ahead, trying to access how these reforms will affect them.

Questions that business owners need to ask themselves are: How will reforms affect you compared to your competition? What benefits beyond the basic package will our company provide, if any? How will our employee demographics (age, number of dependents, etc.) affect our rating under a new health care system?

To be truly prepared for reform, you must also know what to expect from health care. While governmental reform may be dead for this year, you can continue to expect certain changes from the industry itself.

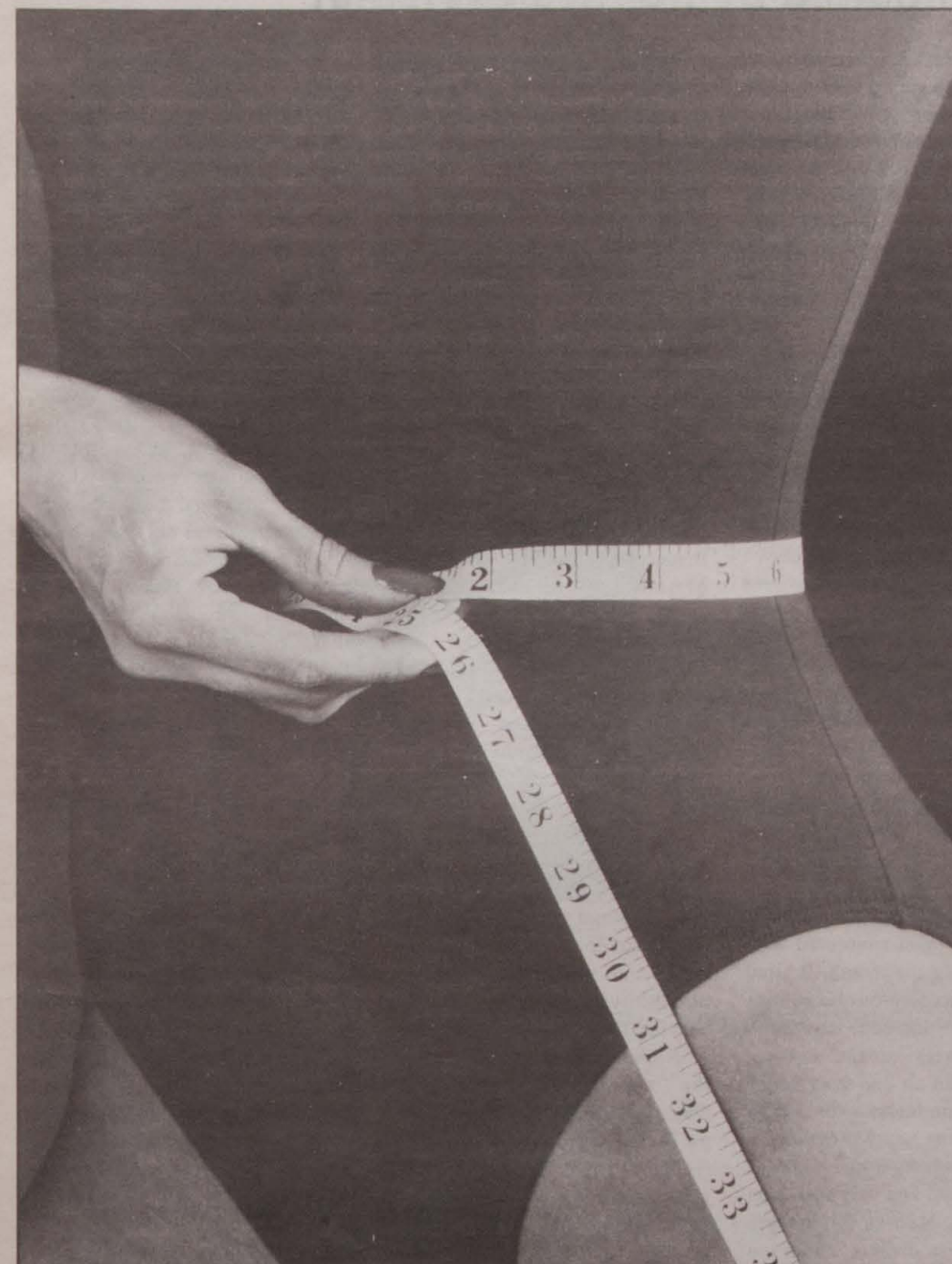
Like any good business, health care providers must continue to try to manage costs. Keeping costs down will mean use of advanced technology, outpatient surgery and other in-house procedures.

The health care market is also becoming more competitive. While there will be an attempt to keep costs down, providers will attempt to offer the best care available to lure your business. Right now the basic infrastructure of health care is under reform with it shifting to a more competitive basis. Hospitals are forming affiliations with physician's groups, contracts and payor organizations.

The reason for these affiliations is to provide the full range of health care opportunities for consumers, care ranging prenatal to geriatrics.

This is not only to lure businesses to their programs, but to produce a more efficient health care delivery system.

For Inland Empire businesses, the key is staying informed and keeping on top of reforms before they get on top of you. ▲



Hank doesn't look like this but a lot of his fitness club members do. It's hard work helping people get into shape. So is managing 11 employees. On top of that, Hank has to administer his company's health care plan. With all this work to do, Hank thinks he deserves the same competitive rates and choices that the big companies get. He didn't think that was possible—until now.

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HEALTH CARE



## Media Engulfed by Politics of Health

by Timothy W. Lamer

The media love politics. Even when the most important economic and business issue to come up in a decade - health care reform - tops the national agenda, journalists focus almost exclusively on the politics of the debate.

Analysts with MediaNomics, a part of the Free Enterprise & Media Institute, reviewed all health care coverage on network evening news shows for one month, from June 15 through July 15. MediaNomics found that reporters were fixated on such issues as whose bill was up and whose was down; what kind of bill would eventually pass Congress and which party would be able to declare victory. While these are important and newsworthy matters, missing, for the most part, has been very many investigations into what the different possible legislative outcomes may mean for the American economy and its first-rate health care system.

Of the month's 68 stories on health care reform, 56 highlighted political aspects of the reform debate. Only nine stories looked at possible economic effects of the various health care reform proposals. Three stories introduced viewers to patients in a financial bind because of health care problems; absolutely no story featured any patients happy with their current health care arrangements, though such patients are in the vast majority. Only one story stressed that there have been numerous problems with the health care programs that the government already runs.

Democrat and Republican politicians dominated the soundbites. Of the 208 people

interviewed, 141 were political officials. Interestingly, Democrats were more than 2.5 times more likely to be interviewed than Republicans (102 to 39). Bill Clinton, Hillary Clinton, Senate Majority Leader George Mitchell and Senate Minority Leader Robert Dole were the political officials interviewed most often.

Only 16 businessmen were interviewed and, incredibly, six of those supported employer mandates. The networks interviewed only two economists.

NBC *Nightly News*, by far, displayed the most diversity in both topic and soundbite selection. During the month, the Peacock network's flagship news show aired 13 stories that followed the political debate, but also six stories looking into the possible economic effects of the debate. And while *Nightly News* interviewed 35 politicians for soundbites (26 Democrats), it also aired nine soundbites from businessmen, seven from insurers, and seven from doctors, more of each than all the other networks combined.

ABC *World News Tonight* was the network most enamored with politics during the month. It aired 18 stories focusing on the politics of health care and none devoted to the economics of the debate, although it did air one story which pointed out problems with current government-run health programs. It aired 55 soundbites from politicians (40 Democrats) and only two from businessmen, both of whom were small business owners whom the Clintons had brought to Washington to talk up employer mandates.

Such mandates were the subject of much political fighting on Capitol Hill, and they were thus

Network Health Care Soundbites				
	ABC	CBS	CNN	NBC
Politicians	55	28	23	35
Democrats	40	18	18	26
Republicans	15	10	5	9
Business People	2	1	4	9
Insurers	0	0	0	7
Activists	2	2	3	0
Doctors	0	1	0	7
Patients	1	0	0	4

People interviewed for soundbites on network evening news shows (June 15 through July 15, 1994).

mentioned dozens of times by the networks. The question asked most often: "Who's going to pay" for health care reform? ABC reporter John Cochran, on the June 27 *World News Tonight*, said that "[Senate Finance] Committee Chairman Pat Moynihan still believes employers should help pay for coverage" for their workers. CBS reporter Linda Douglass, commenting for the June 30 *CBS Evening News* on the legislation that had just been approved by the House Ways and Means Committee, said that the bill "provides for universal coverage and makes employers pick up the tab." And NBC *Nightly News* anchor Tom Brokaw, reporting on June 21 about what health reform will mean for auto workers, said that, "Auto workers don't like the possibility that they may have to help pay for their full coverage."

Nothing was inaccurate about the reporting by Cochran, Douglass, and Brokaw, but it didn't go far enough. Other reporters recognized that many companies, with razor-thin profit margins, will have to raise prices, cut wages, layoff workers, or some combination of all three, forcing workers and consumers to pay a steep price for employer mandated coverage.

For instance, NBC's Mike Jensen, on the June 15 *Nightly News*, visited the owner of an aluminum window factory who provides health insurance for his employees. According to Jensen, "He pays two-thirds of the cost of insurance for his workers, about \$150 per employee. But even though business is booming, he put everything on hold because a new plan in Congress might make him pay 80 percent. His message to Washington: Back off." And NBC's Lisa Myers, answering calls that Americans get the same health coverage as Congressmen on the June 21 *Nightly News*, asked, "And

who will pay? One way or another, you will."

Even Brokaw, in his June 21 report about auto workers, pointed out that "for years, the United Auto Workers union has negotiated better health care benefits in lieu of fatter paychecks." But this didn't stop him from saying later in the report that, "auto workers don't pay for their coverage, and they're more than satisfied."

This failure to go deep enough into the specific effects of plans carried over into the reporting on public opinion of health care reform. For instance, Peter Jennings, on the June 27 *World News Tonight*, reported on a poll showing that "many of Mr. Clinton's specific goals enjoy widespread support. Seventy-eight percent, in our poll, favor universal health care coverage. And 72 percent are in favor of requiring employers to pay for their employees' health care." Jennings, as well as other anchors, failed to mention polls showing support dropping when people are told of estimated costs of universal coverage (The Congressional Budget Office says \$1 trillion per year by 1999), and that employer mandates could cause wages to fall and unemployment to increase.

Of course, the networks should report on the political aspect of health care reform, but they also should inform viewers of what may happen to the economy and the health care system if certain reforms are passed. At the very least, they should not repeat catch phrases such as "universal coverage" and "employer mandate" as if they were cost-free cure-alls, which they manifestly are not.

Timothy W. Lamer is the Associate Editor of MediaNomics, the newsletter of the Free Enterprise & Media Institute, and co-author of "Out of Control: Network Television and the American Economy."

## Hospitals Starting to Think Green

by Catherine L. Fagan

Most of us have heard horror stories about tainted syringes and other hazardous waste washing up onto a favorite beach, sending out waves of panic and public outrage. When people hear of incidents like this, they are often spurred into action. But what most people do not know is that biohazardous waste such as this makes up only about 15 percent of the total amount of hospital-produced waste, which is estimated to be about 6,670 tons per day in the U.S. alone.

So what is the remaining 85 percent of this waste? Surprisingly, paper products are the key culprit. Mountains of paper, files, corrugated cardboard and other items common to every office are causing this environmental hazard. But, fortunately, there is a remedy - recycling - and the healthcare industry is keeping in step with the demand for increased ecological sensitivity.

Healthcare providers are now not only focusing on the well-being of their patients, they are also taking a good look at how to better preserve the well-being of the environment. It is estimated that approximately 45 percent of hospitals in the U.S. take part in active recycling programs, a trend that has increased drastically within the past few years, mirroring the heightened ecological awareness of society at large. This trend is expected to continue to grow, as more and more healthcare providers are feeling the pressure to take action.

One source of this pressure is the recent mandate issued by the state of California to drastically reduce landfill-directed waste. For some time now, private residents have been asked to recycle their household waste, and blue recycling bins were provided by individual cities to contribute to this effort. Then came the new trash collection system, which included separate bins for lawn waste (recyclable) and non-

recyclable waste. Now, looking to meet the higher goal, counties and cities are directing healthcare providers, among other major sources of waste, to cut back on the material they generate. If this mandate is successful, California landfill-directed waste will be cut by 25 percent by 1995.

A second, and possibly stronger, source of pressure is the attitudes and concerns of the general public about the

environment. No longer are people naive regarding the effects of mass-consumption, and no longer are landfills a viable solution. In fact, they have become a problem in themselves. With this increasing awareness, more people are conscientiously looking to do business with companies that promote conservation in their business practices. This stands true for the business of healthcare professionals such as

doctors and dentists, as well.

Healthcare providers state that today's patients are far more inquisitive about where waste materials are going, often asking their doctors and nurses directly. It is probable that the environmental issue will be seen as more of a public relations tool as this trend continues, and even more healthcare providers will jump on the bandwagon of environmental sensitivity. ▲



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## Top Health Care Medical Clinics/Groups in The Inland Empire

Ranked by the Number of Physicians Employed

	Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited Surg. Centers	Top Local Executive Title Phone/Fax
1.	Loma Linda Faculty Medical Group 11370 Anderson St. Loma Linda, CA 92354	400+	Medical School Faculty Practice	900+	1967	15%	Yes	No Yes	David B. Hinshaw President (909) 824-4459/824-4086
2.	Pacific Physician Services, Inc. 1826 Orange Tree Lane Redlands, CA 92374	266 1000+	Multi-Specialty	1,850	1983	75%	Yes	Yes Yes	Gary L. Groves, MD President/CEO (909) 825-4401/798-9640
3.	Riverside Comm. Hlth. Plan Med. Group, Inc. 4445 Magnolia Ave. Riverside, CA 92501	230	IPA	25	1987	60%	Individual Physician Call Service	N/A N/A	Michael P. Lance CEO (909) 788-3448/788-3489
4.	Beaver Medical Clinic, Inc. 2 W. Fern Ave. Redlands, CA 92373	96 500+	Multi- Specialty	640	1945	71%	Yes	No No	David DeValck Administrator (909) 793-3311/792-0189
5.	Riverside Medical Clinic 3660 Arlington Ave.-P.O. Box 3001 Riverside, CA 92506	90 200	Group Multi- Specialty	475	1935	60%	Yes	Yes Yes	Paul F. Westover President/CEO (909) 782-3737/782-3834
6.	Desert Valley Medical Group, Inc. 18031 Highway 18 Apple Valley, CA 92307	45 100+	Multi- Specialty Group	317	1985	50%	Yes	Yes Yes	Prem N. Reddy, MD President/CEO (619) 242-8000/242-5326
7.	San Bernardino Medical Group, Inc. 1700 N. Waterman San Bernardino, CA 92404	16 32	Multi-Specialty Medical Group	100	1954	50%	Ext. Care	No No	James W. Mallin CEO/Administrator (909) 883-8611/881-5707
8.	Inland Eye Inst. Medical Group, Inc. 1900 E. Washington St. Colton, CA 92324	16	Ophthalmology	154	1975	n/a	Physician On Call 24 Hrs.	Yes Yes	William K. Chow Chief Operating Officer (909) 825-8529/824-0356
9.	U.S. Family Care-Pomona 790 East Bonita Pomona, CA 91767	16 1000+	Multi-Specialty	76	1942	90%	No	Yes No	Carol Lininger Administrator (909) 625-3400/625-3497
10.	Chino Health Care Center 12111 Central Ave. Chino, CA 91710	15	Family Practice, Industrial Medicine	48	1983	2%	Yes	No No	Dr. Gary Taft President (909) 628-6011/627-0174
11.	Arrowwest Medical Group 2150 N. Waterman Ave. San Bernardino, CA 92404	14 52	Mixed Model IPA	74	1989	70%	Ext. Care	No n/a	E. A. Schulte, MD CEO (909) 880-6004/887-3515
12.	U.S. Family Care-Rialto 1851 N. Riverside Ave. Rialto, CA 92376	13 1000+	Medical Group	68	1982	90%	Yes	Yes No	Judy Krueger Administrator/V.P. (909) 874-2371/874-0826
13.	U.S. Family Care-Rancho Cucamonga 10837 Laurel Ave. Rancho Cucamonga, CA 91730	12 1000+	Group Practice	56	1988	90%	Yes	Yes No	Terrie Sepulveda Administrator (909) 944-6300/941-0458
14.	U.S. Family Care-Montclair 9675 Monte Vista Montclair, CA 91763	11 1000+	Medical Group	42	1980	95%	No	Yes No	Carol Lininger Administrator (909) 625-5580/621-0613
15.	U.S. Family Care-Upland 1113 Alta Ave., Ste. 120 Upland, CA 91786	10 1000+	Multi-Specialty Group	60	1990	90%	No	Yes No	Terrie Sepulveda Administrator (909) 920-9023/949-8393
16.	Computerized Diagnostic Imaging Center 4000 14th St., Ste. 109 Riverside, CA 92501	10	MRI, CT, Nuclear Medicine, Ultrasound, Diagnostic Radiology	45	1987	1%	No	No No	Denise G. Leslie Administrator (909) 276-7512/683-6413
17.	U.S. Family Care-Fontana 8110 Mango Ave. Fontana, CA 92335	10 1000+	Medical Group	66	1986	95%	Yes	Yes No	John Kerndl Administrator (909) 822-1164/355-9640
18.	Computerized Diagnostic Imaging Center 6485 Day St., Ste. 101 Riverside, CA 92507	10	CT, Mammography, Ultrasound, Diagnostic Radiology	10	1987	1%	No	Yes No	Denise G. Leslie Administrator (909) 653-3654/656-2048
19.	Diagnostic Breast Imaging Center 4500 Brockton Ave., Ste. 219 Riverside, CA 92501	10	Mammography	5	1987	None	No	Yes No	Joan Dalton Administrator (909) 276-7550/276-9883
20.	U.S. Family Care-Temecula 27555 Ynez Rd., Ste. 300 Temecula, CA 92591	10 1000+	Medical Group	47	1986	90%	Yes	Yes No	Duane Whittington Administrator (909) 676-8833/699-3715

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HEALTH CARE

## Why National Health Care Reform?

by Kenneth K. Westbrook

American health care is being scrutinized like never before. Individuals, corporations and government officials are calling for major reforms. All told, nearly 90 percent of Americans believe that the nation's health care system needs fundamental changes. Each of us has a stake in this national debate.

Unfortunately, the language of reform is daunting at best. Terms such as managed competition, global budgeting, single payer initiative, health alliances, accountable health plans and other new nomenclature dominate the discussion. But how many of us clearly understand them and their implications? And even if we understand them, does that mean the national healthcare reform will occur or be meaningful?

California is at the forefront of health care reform. The explosive growth of managed care organizations such as health maintenance organizations (HMOs), the consolidation of insurance companies, hospital companies, medical groups and legislation have already begun to reform the California health care market.

It has been postulated that "market reform" is better than "federal reform" because the market forces act more quickly and are usually in the better interest of the consumer. Furthermore, it doesn't create expensive bureaucracies that have delivered such unimpressive results as other authors have compared to the U.S. Postal Service.

An example of local reform action is last year's enactment of Assembly Bill 110. This bill was designed to reduce workers' compensation fraud and abuse by establishing integrated industrial medical networks known as Workers Compensation Health Care Provider Organizations (WCHCPO, or shortened to HCO). HCOs should provide high quality and cost effective health care to injured workers while reducing overall expense and fraud. All employers and employees will benefit from being connected with local HCO

networks once they are certified by the state of California later this year.

This example typifies the reform changes within our state, which are a better alternative to federal reforms that affect how we receive health care. Health care always has been a local issue and should be tailored to the communities' needs. It is difficult to imagine that someone in Washington D.C. understands the needs of the residents of the

Inland Empire, let alone the state of California.

California is a health care market reforming itself. Our elected official should pay attention to market-driven reform, not federally legislated attempts. Our medical center is in constant communication with our elected officials regarding local health care issues. We believe that you deserve the best, and those services are provided for your needs. We work closely with all

the insurance companies to insure the delivery of your health care in your community. And we are committed to delivering this high-quality care to meet and exceed your needs. Chino Valley Medical Center is involved very aggressively with reforming health care in our market. We just don't believe federal intervention is the best answer. ▲

Kenneth Westbrook is the CEO of the Chino Valley Medical Center.



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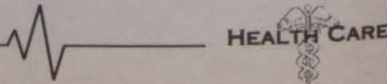


Top Health Care Medical Clinics/Groups in The Inland Empire

Ranked by the Number of Physicians Employed

Medical Group Address City, State, Zip	# of Physicians: Employed Contracted	Organization: (IPA/Grp. Pract.)	Total Employees	Year Founded	Percentage of Prepaid Patients	Urgent Care Services	Nat. Accredited Surg. Centers	Top Local Executive Title Phone/Fax
21. Orthopedic Medical Group of Riverside, Inc. 6800 Brockton Ave. Riverside, CA 92506	10	Orthopedics & Occupational Medicine	75	1965	20%	Yes	No No	Donna Lindsay Executive Director (909) 683-0650/683-0988
22. U.S. Family Care-Victorville 12550 Hesperia Rd., Ste. 100 Victorville, CA 92392	10 1000+	Medical Group	58	1979	75-80%	Yes	Yes No	Judy Krueger Administrator (619) 241-6666/241-7575
23. Hospitality Dental Group 164 W. Hospitality Lane, Ste. 14 San Bernardino, CA 92408	10	Dental	35	1980	None	24 Hour on Call	No No	Diane Meehan Office Manager (909) 888-7817/(800) 598-7817
24. U.S. Family Care-San Bernardino 2150 N. Waterman, Ste. 200 San Bernardino, CA 92404	8 1000+	Medical Practice	31	1989	95%	No	Yes No	Charles Sabbah, M.D. Medical Director (909) 887-7951/883-1634
25. U.S. Family Care-Riverside 9041 Magnolia Ave. Riverside, CA 92503	8 1000+	Group Practice	46	1988	90%	Yes	Yes No	Dan Murray Group Manager (909) 352-6700/352-2865
26. U.S. Family Care-Hesperia 15576 Main St. Hesperia, CA 92345	8 1000+	Group Practice	58	1979	80%	Yes	Yes No	John Kerndt Administrator (619) 948-6606/948-1191
27. Ontario Industrial Medical Clinic 1804 E. Elma Ct. Ontario, CA 91764	8 12	Occupational Health, Industrial Medicine	30	1980	None	Yes	No No	Jim Snow General Manager (909) 986-2140/395-0800
28. Redlands Family Physicians 245 Terracina Blvd., Ste. 208 Redlands, CA 92373	6 31	Group Practice	12	1981	50%	Yes	No No	George Stevens Regional Vice President (909) 798-7766/792-8627
29. Chicago Avenue Industrial Medical Clinic 1760 Chicago Ave., Ste. J3 Riverside, CA 92507	6 10	Occupational Health, Industrial Medicine	17	1980	None	Yes	No No	Jim Snow General Manager (909) 781-2200/781-2220
30. Pomona Industrial Medical Clinic 2631 Pomona Blvd. Pomona, CA 91768	6 10	Occupational Health, Industrial Medicine	15	1980	None	Yes	No No	Jim Snow General Manager (909) 594-7551/598-1599
31. Coachella Valley Dental Group 69-730 Highway 111, Ste. 105 Rancho Mirage, CA 92270	6	Dental	13	1980	None	24 Hour on Call	No No	Meri Jo Gunter Office Manager (619) 321-8869/(800) 743-7566
32. Hospitality Dental Group 4960 Arlington Ave., Ste. A Riverside, CA 92504	6	Dental	20	1982	None	24 Hour on Call	No No	Heidi Dusseau Office Manager (909) 359-4911/(800) 743-7565
33. Redlands Medical Group, Inc. 1915 W. Redlands Blvd. Redlands, CA 92373	6 114	Multi-Specialty	70	1985	70%	Yes	No No	Steve Sorenson Administrator (909) 792-0703/798-5386
34. FirstMed 6485 Day St. Moreno Valley, CA 92507	5	Occupational & Industrial Medicine	11	1991	N/A	Yes	No No	Donna Lindsay Executive Director (909) 653-5291/653-2440
35. U.S. Family Care, IMC/Pomona 2720 N. Garey Ave. Pomona, CA 91767	4 1000+	Urgent Care Center Occupational Medicine	52	1980	90%	Yes	Yes No	Steven C. Reiner, M.D. Medical Director (909) 596-7811/593-6571
36. Milauskas Eye Institute 555 E. Tachevah, Ste. 101-E Palm Springs, CA 92262	4	Ophthalmology Group Practice	40	1980	30%	Yes	No Yes	Albert Milauskas, M.D. Medical Director (619) 340-3937/340-1940
37. Rancho Dental Group 9267 Haven Ave., Ste. 160 Rancho Cucamonga, CA 91730	4	Dental	8	1988	None	24 Hour on Call	No No	Doilene Graham Office Manager (909) 989-3566/(800) 743-7564
38. Mojave Valley Dental Group 14285 Seventh St. Victorville, CA 92392	4	Dental	11	1986	None	24 Hour on Call	No No	Tammy Montag Office Manager (619) 243-7957/(800) 743-7563
39. Mission Osteopathic Med. Ctr.(COMPNET) 360 E. Mission Blvd. Pomona, CA 91766	3	Family Practice Group	14	1983	None	Yes	No No	Dr. Anne E. Musser Clinic Director (909) 865-2565
40. U.S. Family Care-Hemet 391 N. San Jacinto St., Ste. A Hemet, CA 92543	3 1000+	Multi-Specialty	22	1982	70%	No	Yes No	Duane Whittington Administrator (909) 652-2861/658-7841

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Tax-Exempt Medical Clinics: Advantages and Disadvantages

By Peter A. Whitman

In the evolving world of health care reform and reorganization, one model available to medical groups is the tax-exempt clinic. Such a clinic may be in traditional stand-alone form or it may be affiliated with a hospital. This clinic-hospital link is often called an integrated delivery system (IDS).

The concept is not new. Such famous clinics as Mayo, Cleveland, and Scripps have long been tax-exempt entities. However, the proportion of clinics organized in a tax-exempt fashion has always been significantly less than the proportion of tax-exempt hospitals.

The interest of hospitals and nonprofit hospital systems in forging strong alliances with physician groups has recently led to increased interest in the tax-exempt clinic. The Internal Revenue Service has contributed to this interest by announcing a review of standards for clinic exemption and subjecting recent IDS applications for exemption to a slow and excruciating examination.

Why Tax-Exempt? The Advantages

Income Taxes. The major advantage of tax-exemption is the ability to develop a health care delivery operation, including long-term planning, without concern for annual income tax costs. Depending upon state law, exemption from real estate taxes may also be possible, although recent court cases and state government actions have indicated it may be more difficult for even tax-exempt hospitals to enjoy property tax-exemption.

Contributions. Tax-exempt bond financing, such as that available to government agencies, may also be utilized by tax-exempt private health care institutions. The cost of such borrowing is normally less than conventional financing. Because the financing is in the form of debt rather than equity, the Board of Directors of the exempt clinic will remain in control of operations without the interference that would result from receiving an equity investment.

General. Aside from the above specifics, many believe that a nonprofit institution is a more appropriate model for health care. A tax-exempt clinic provides a benefit to the community through the rendering of health care and is in a better position to make alliances with other exempt health care organizations.

A tax-exempt clinic will be subject to more community control than a physician-owned organization, although the amount of community influence will vary from one clinic to the next. The tax-exempt clinic also satisfies those that believe that the profit motive should be removed from health care decisions.

Disadvantages of Tax-Exemption

The most obvious complications arising out of tax-exempt status are the steps required to comply with the requirements for exemptions, which are discussed below. The major issues are the manner in which physicians and other individuals can be compensated and the limitations on joint ventures and other affiliations with for-profit entities.

The nonprofit entity is not ideal for attracting either entrepreneurial talent or capital investment. Neither strategic ownership linkages nor equity investment is easily available to a nonprofit clinic.

Requirements for Tax-Exemption

The IRS has not developed formal exemption requirements for clinics. The IRS previously promised a General Counsel Memorandum on the exemption of IDS clinics, but it has not yet been produced. The sources for the information below are my personal experience in obtaining exempt status for the Palo Alto Medical Foundation, IRS rulings, the internal professional education material produced by the IRS and the comments of other health care lawyers.

Basic Charitable Exemption Requirements. The Internal

Revenue Code requires, as a condition to exemption, that an organization be both organized and operated for exempt purposes. The organization test requires that an exempt clinic's organizing documents (typically, its Articles of Incorporation) limit its substantial activities to one or more exempt purposes and dedicate the net assets of the organization to exempt purposes upon dissolution. The operational test requires that the organization actually engage in activities which accomplish one or more exempt purposes and not be operated in a manner which causes any part of its net earnings to inure to the benefit of a private individual. The promotion of health has traditionally been accepted as an exempt purpose; however, the delivery of health care must benefit the community in order to justify exempt status. For example, both the IRS and the courts have held that health maintenance organizations (with benefits limited to members) are not entitled to charitable exempt status.

Structure of Tax-Exempt Clinic. Typically, exempt clinics have been structured as nonprofit corporations, although a number have also utilized the professional corporation form (e.g., many faculty practice plans). It is the current opinion of the IRS Office of Chief Counsel that the use of a professional corporation in an exempt organization is inappropriate. As indicated above, the Articles of Incorporation will normally contain provisions requiring the clinic to operate to fulfill its exempt purposes and the dedication of its assets on dissolution to such charitable purposes, as well as prohibiting inurement of benefits to private individuals.

Control of Board. The IRS has traditionally required that majority control of the board of directors lie with persons not affiliated with the physicians providing care to clinic patients. The justification for this requirement lies both in promoting community benefit from the tax-exemption and in limiting physicians' ability to profit from the tax-exempt organization.

A typical method used by exempt clinics to provide appropriate physician control over direct delivery of patient care, as often required by state medical licensing laws, is the formation of a board of governors, made up only of physicians and charged with supervising the practice of medicine by the clinic. This approach has been approved by the IRS in a number of situations (including the Palo Alto Medical Foundation and Mayo Clinic).

Physician Compensation. Physicians may provide services to a tax-exempt clinic pursuant to an employment agreement or an independent contractor arrangement (which may be required by state laws prohibiting the corporate practice of medicine). In either case, the prohibition against inurement of gain to private individuals has been interpreted by the IRS as requiring that compensation of physicians be "reasonable." Reasonableness must be demonstrated by providing comparable compensation information for physicians, by specialty.

Community Benefit-Research and Education. In addition to rendering health care services for compensation, tax-exempt clinics typically provide other charitable services. The most common are medical and scientific research and professional and patient education.

Community Benefit-Charity Care. The tax law has long required exempt hospitals to provide emergency room care to all who appear, regardless of their ability to pay. In adapting this requirement to clinics, the IRS has tended to require, and exempt clinics have generally provided, some combination of the following: Nondiscriminatory treatment of Medicaid and Medicare participants; physician participation in local hospital emergency room care; urgent care services available regardless of ability to pay; sliding fee schedules; and development of rural clinics in underserved areas.

Asset Acquisition. In both the conversion of existing clinics to nonprofit status and the development of an IDS through

Please See Page 32





## Are Our Healthcare Facilities on Solid Ground?

by David Burdick

As last January's earthquake so strikingly revealed, the nation's managed care debate isn't the only aspect of healthcare that remains on shaky ground.

The damage caused by the 6.8 temblor succeeded in the full or partial closure of 18 hospitals in Southern California, forcing the evacuation of frightened patients and putting thousands out of work. Care facilities that are our first defense in times of crisis fell victims themselves to the early morning quake that uncovered an Achilles heel in our hospitals.

Never before has there been such a window of opportunity to rethink our healthcare facilities, both in terms of structure and in philosophy, in order to meet the needs of a nation shifting to a predominantly managed care system.

Situated in Southern California's own backyard is an example of such a change in

thought, the new \$405 million San Bernardino County Medical Center designed by BTA, Inc. Targeted to open in 1998, the 373-bed replacement facility features a structural design known as base-isolation that enables it to remain fully operational after a magnitude 8.3 earthquake. The facility will take the place of the West Coast's third busiest trauma center centered near the San Andreas fault.

Base-isolation involves the use of footings designed like shock absorbers to absorb seismic energy and isolate the building above from ground motion.

The San Bernardino project represents the new generation of healthcare facilities, not only equipped to face environmental challenges but societal ones as well.

The need for more outpatient care settings, and less acute-care beds, was clearly evident in the days following the Northridge earthquake as one community hospital licensed for 500 beds had only 290 of those occupied when inspectors deemed the structure

unsafe. The hospital was able to send one-third of those patients home.

Today, outpatient visits are reaching a ratio of 60 visits per one inpatient admission, compared to a past ratio of 10 to one. Experts are projecting the estimated number of hospital beds needed for Los Angeles County will be dropping from four per thousand to 1.25 per thousand in the next five years. The average occupancy of a Los Angeles hospital never even reached 50 percent in 1993.

There is a need to redesign Southern California health facilities to adapt to the shift that has taken place in our healthcare system. As we enter the age of managed care, patients will need hospitals that have grown beyond inpatient care to encompass the economic advantages of preventive, ambulatory and primary care facilities. Technological advancements in surgical procedures also call for this shift in focus. Surgical procedures that once required several days of recovery in a hospital room, such as cataract

surgery, have evolved into same-day procedures allowing the patient to go home hours instead of days later.

The new San Bernardino County Medical Center will feature this ideal integration of preventive and ambulatory care with traditional inpatient care through such examples as a breakthrough design for the nursing units, allowing nurses to provide a wide range of patient services for the acutely ill and those requiring the most intensive care all in the same area.

Unfortunately, most current hospitals aren't designed to easily adapt to these changes in patient care. They are becoming obsolete, but a 6.8 jolt was a call to action. Only by beginning the restructuring process now can we be prepared to face the next crack in our foundation, caused either by Mother Nature or healthcare reform. ▲

David Burdick is the chief operating officer for BTA, Inc., a Los Angeles-based architecture, planning and consulting firm.

"Ask the California Venture Forum" addresses questions of interest to business owners and entrepreneurs and is a project of faculty from California State Polytechnic University, local business leaders, and the Inland Empire Business Journal. Responses are prepared by Forum members. The California Venture Forum showcases entrepreneurs and businesses every other month in an effort to help them obtain financing. If you are interested in becoming a presenter or would like more information about the California Venture Forum, contact John Tulac at: (909) 860-5852.

This month's column is by Luke V. McCarthy.

## Ask The California Venture Forum

A business manager has a number of types of tax entities available for business and profit-making activities. Each has unique characteristics for its owners and managers.

In choosing between tax entity forms, the owners of the activity must resolve two major issues. First, is the pass through treatment of items of income, deductions and credits of great importance? And secondly, is the limitation of liability for the owners of the activity important? If the business is going to be in the development, construction and management of tax-credit enhanced low income housing properties, then the answer to both issues is most assuredly affirmative.

Among the choices is a Subchapter S corporation. A Subchapter S corporation satisfies those concerns, but there are limitations. A Subchapter S corporation can only have 35 shareholders, but all the shareholders must be U.S. individual citizens or resident aliens. A partnership or limited liability company can have an unlimited number of equity holders and the equity holders can include corporations, partnerships, trusts and foreigners. There can only be one class of shares in a Subchapter S corporation. Generally there can be no stock option plan for employees or management as in many C corporations.

A Subchapter S corporation can pass through all tax items such as tax credits, income, deductions and losses, just as in a partnership. Further, the tax items which pass through to the shareholders retain their character unchanged just as in a partnership situation. However, a shareholder can only deduct losses

## The Advantages of a Subchapter S Corporation

to the extent of basis, which is quite different than a partner in a limited partnership. Basis in a Subchapter S corporation is limited to the amount of capital paid by the shareholder to acquire the shares plus any amount of debt the shareholder owes to the corporation.

Unlike a partnership, the Subchapter S can not provide for special allocations of tax items. The shareholders receive a pro rata allocation by the number of shares

held and the number of days the shares were held.

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Mr. McCarthy is a member of the California Venture Forum and a real estate and securities attorney with the Pasadena law firm of McCarthy, Gyemant & Babbitts.

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## Loma Linda and TRW Join Forces

On the surface it may seem an odd pairing, an aerospace company and a hospital, but sometimes odd pairings make the best ones.

Last month, TRW Space and Electronics Group and Loma Linda University Medical Center united to try and advance medical

at the hospital.

Basically, Loma Linda will identify medical problems and TRW will apply advanced technology to develop devices that solve those problems. The idea is to see if the technology developed for the space industry is applicable to medicine.

### Saving Aerospace Jobs

For everyone involved, this is a good arrangement. For the patients, the advancement of medical technology means better care while in the hospital, and it may even save lives. In addition, the new technologies means reduced costs for health care procedures.

Just as importantly, this agreement will help save some jobs in the area's beleaguered aerospace industry. As aerospace and defense struggle to convert to peace time, they are searching for other areas where the technology they develop can be useful. Working on advanced medical technology is a logical adaptation for high-tech companies.

**This collaboration will use federal and private industry sources for funding.**

technology. For the next five years, the two groups will collaborate on finding ways to use aerospace technology to improve medical care



Manufacturing jobs may also be a byproduct of this agreement, providing new products are developed and marketed based on the collaboration.

TRW and Loma Linda are already working on several projects, including a new system that controls bleeding and an instrument that puts tissues together.

### A Wave of the Future

Finding uses for aerospace technology outside the defense industry has been a major focus in Southern California over the past

several years. Collaborative efforts such as this one, but not limited to medicine, will become more and more commonplace over the next several years.

In addition, more and more hospitals are looking for ways to work with high-tech companies that can advance health care systems.

This collaboration will use federal and private industry sources for funding. The two groups will divide the proceeds from any devices that are developed and licensed out of the venture.

The agreement will be reviewed after the initial five years. ▲

## Executive Profile

Dr. Michael Riewe, who has been an internist at Riverside Medical Clinic (RMC) since 1981, has served as the clinic's medical director since 1985.

As RMC's medical director, he is responsible for the delivery of high quality medical care by those physicians who serve on the staff. In addition to these responsibilities, Dr. Riewe has served three years as the vice chairman on the Board of Directors; seven years as chairman of the Utilization Review/Quality Assurance Committee; three years as chairman, Quality Management Committee; eleven years as chairman of the Recruitment and Retention Committee, and nine years as chairman of the Pharmacy Committee.

He first earned his bachelor of arts degree, magna cum laude, Phi Beta Kappa, at St. Olaf College. He achieved his M.D. in 1976 at the Mayo Medical School in Minnesota. He completed his internal medicine residency at the Mayo Graduate School of Medicine

and was the senior resident associate during his final year of medical residency. Dr. Riewe performed a fellowship in gastroenterology at the University of Otago in Dunedin, New Zealand. In 1991, Dr. Riewe earned a masters in health care administration at the University of La Verne. He is board certified by the American Board of Internal Medicine.

Dr. Riewe also serves on the Medical Directors Committee of Pacific Physician Services Medical Group, a multi-state physician organization. This committee sets policies, procedures, and the high standards for medical care to over 300,000 patients by over 300 physicians in California, Arizona, and Nevada.

Dr. Riewe is on the medical staffs of both Parkview Community Hospital Medical Center and Riverside Community Hospital. He resides in Riverside with his wife and two children. He enjoys fly and deep sea fishing, rafting, kayaking, and gardening. ▲

## Single Payer Health Initiative May Cost State 300,000 Jobs

California would lose 300,000 jobs by 1998 if the "single-payer" health care initiative on the November ballot is approved by voters, according to Richard C. Carlson, chairman of Spectrum Economics, an economic consulting firm in Palo Alto.

Carlson feels that while the measure would bring in \$40 billion a year in new taxes, the state budget deficit would balloon by \$48 billion if the state government assumes responsibility for financing all health care under this initiative.

"If this initiative passes, most Californians would be forced to give up their private health insurance, and state government would take over what would be the fourth largest health care system in the world," Carlson said. "It would represent the largest peace-time economic change ever experienced by California or any other state."

Spectrum Economics analyzed the economic impact of the Health Security Act at the request of Taxpayers Against Government Takeover, a coalition of business groups, hospitals and insurers opposed to the measure.

**According to Larry McCarthy, president of the California Taxpayers Association, the state tax on a married couple with two children and a \$32,000 a year income would increase 229 percent.**

The Health Security Act would levy a new payroll tax on businesses ranging from 4.4 to

8.9 percent, depending upon the number of employees. Individuals would be assessed a 2.5 percent state income tax, with an additional 2.5 percent on those with high incomes. A tobacco tax increase is also included. The legislative analyst has calculated that \$40 billion a year would be raised by those taxes. No other state in the nation finances health care with payroll taxes. "The taxes mandated by this measure would stop California's economic recovery dead in its tracks," according to Kirk West of the California Chamber of Commerce. "California's new health tax would be passed on to consumers in the price of goods and services, fueling inflation and making it that much more difficult to compete with businesses in other states."

According to Larry McCarthy, president of the California Taxpayers Association, the state

tax on a married couple with two children and a \$32,000 a year income would increase 229 percent. That same couple with a \$100,000 a year income would experience a 42 percent increase.

**California would lose 300,000 jobs by 1998 if the "single-payer" health care initiative on the November ballot is approved by voters, according to Richard C. Carlson, chairman of Spectrum Economics.**

It should be noted that both major candidates for the governor's chair are opposed to the measure. ▲

### Commentary

## State Health Care: Enough to Make You Sick

By Assemblyman Ray Haynes

Nov. 8, 1994 is coming up fast, and this year's election again promises to be full of general obligation bonds and other initiatives.

**A new tax of this magnitude will place California businesses at a severe disadvantage in their ability to compete with other states that do not have additional payroll taxes.**

One such proposal will be an initiative called the "Single Payer" Public and Private Health Care Program for the State of California. It would replace current public and private health care systems with a

program run by a huge health care bureaucracy and headed by a powerful "health care czar."

The initiative calls for a new payroll tax with rates varying according to the number of employees in a company, plus an additional flat tax of two-and-a-half to five percent on all taxable income.

Payroll tax rates are scheduled as such: 1-10 employees pay 4.4 percent of total payroll; 11-25 employees pay 6 percent; 26-50 employees pay 7 percent; and those with more than 50 employees pay 8.9 percent.

The payroll tax is estimated to raise \$20.6 billion. However, several studies predict, and I agree, that the measure would lead the state down hill, producing serious shortfalls in the range of \$14.5 billion to more than \$27.5 billion.

Under the initiative's terms, the Legislature is authorized to raise additional taxes to cover any budget shortfalls. Thus, if total taxes raised

were short by \$20 billion, it is conceivable that the payroll tax would have to be doubled to fill the gap. This would amount to a serious payout for every California employee.

**One such proposal will be an initiative called the "Single Payer" Public and Private Health Care Program for the State of California.**

If the Legislature did not increase the payroll tax, the only alternative to additional new taxes would be rationing health care and cutbacks in health services.

According to the watchdog group, California Taxpayers' Association, a single filer with no children using the standard

deduction who made \$30,000 last year would have an increase tax liability of 66.19 percent. If you are married, filing jointly, with two children and using standard deductions with a \$60,000 income, you would face an increased tax liability of 70.52 percent.

The tax hike would hit lower-income residents hardest, and the initiative will put hundreds of thousands of lower-income jobs in jeopardy.

A new tax of this magnitude will place California businesses at a severe disadvantage in their ability to compete with other states that do not have additional payroll taxes. Simply put, many jobs will go overseas or move out of state to escape the cost of a huge health care bureaucracy.

Not only will the added tax cost jobs to California, but also is likely to result in thousands of lost new jobs as business will not expand or entertain the idea of building new facilities and plants in California. ▲

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## Tax-Exempt Medical Clinics: Advantages and Disadvantages

hospital or hospital foundation acquisition of clinics, the terms of the acquisition of assets are subject to heavy scrutiny. According to those attorneys representing Friendly Hills and Facey, the asset acquisition terms consumed a significant portion of their time and effort in obtaining the exemption rulings.

### One Final Thought

The above tax-exempt requirements are necessarily tentative, awaiting publication of a comprehensive IRS position. Publication of clear guidelines would eliminate one area of uncertainty in the decision making of physicians, hospital

administrators, and others as to the place of tax-exempt clinics in the current health care delivery scene.

Peter A. Whitman is a partner with the Palo Alto, California-based law firm of Blase, Valentine & Klein who specializes in health care services law. Mr. Whitman and the firm provide

comprehensive legal representation to doctors and organizations of doctors, medical institutes and foundations, and biotechnology companies. He has represented the Palo Alto Medical Foundation for 15 years.

(Previously published/copyrighted in the Group Practice Journal, January/February 1994)

## Things To Remember During Open Enrollment.

Just a reminder to our fellow employers in a position to make health care decisions for others. Open enrollment is fast upon us, and Pomona Valley Hospital Medical Center wants to be the health care facility at the top of your list. Here's our list.

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2. We provide 24-hour access to both our truly comprehensive health care facility and your affiliated personal physician.
3. We share an integrated network of utilization resources and case management with over 250 affiliated area physicians.
4. We've been keeping people happy and healthy in the Pomona Valley community since 1903, and we can serve every medical need to the year 2003 and beyond.
5. We actively help keep participants educated about all our services and how they can prioritize their use of them.
6. Oh, and we honor over 100 different health care plans. (Contact your health benefits manager or call your health plan direct for information.) That about covers it. Here's another list with just some of our special services.



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HEALTH CARE

## Mid-Sized Employers Embracing Managed Care

A growing number of mid-sized employers across the U.S. are joining the trend set by California employers in favor of more cost-effective managed care arrangements.

A new report shows the movement toward managed care plans, combined with low medical inflation, helped mid-sized employers (those with fewer than 1,000 employees) hold their total health benefit cost increase to 6.2 percent nationally and 7.0 percent in California last year.

The report was conducted by Johnson & Higgins Employee Benefit Services. The report based on responses from 979 mid-sized employers who participated in the 1993 Foster Higgins National Survey of Employer Sponsored Health Plans.

Nationally, total health benefit costs at mid-sized employers averaged \$3,308 per employee in 1993, while in California costs averaged \$4,226 (27.7 percent higher). Total costs had increased 9.0 percent in 1992, the report noted.

"Mid-sized employers are gaining ground in controlling their health care costs," said Roy S. Lyons, vice president for J&H in Los Angeles. "Many of these employers are following the lead set by their larger counterparts by taking advantage of managed care opportunities and are also benefiting from aggressive price competition among managed care companies competing for market share."

### Growth in Managed Care Plans

Nationally, the number of mid-sized employers offering traditional indemnity plans declined from 61 percent in 1992 to 57 percent in 1993, with actual enrollment in those plans at 48 percent.

In California, while 43 percent of employers offer an indemnity option, only 16 percent of employees actually enroll. Most employees in California are enrolled in preferred provider organizations (37 percent) and health maintenance organizations (34 percent).

Nationally, 21 percent of employers offered an HMO in 1993, while 67 percent of employers in California did so.

In California, traditional indemnity plans remained the most expensive health plan alternative for mid-sized employers in 1993,

averaging \$4,500 per employee. Of the three managed care alternatives, HMO plans were the most cost effective, averaging \$3,111 per employee in 1993. Average PPO costs were very similar to indemnity plan costs, at \$4,377 and POS costs averaged \$3,805, well below both indemnity and point of service options.

The most expensive health benefits programs are those offering employees a choice between an indemnity plan and HMO. This combination added nearly \$1,000 per

employee to the cost of an indemnity plan.

Nationally, PPO plans reported the smallest cost increases (0.9 percent) while in California, these increases were 12.4 percent. HMO costs increased 6.6 percent nationally compared to 5.9 in California.

The report noted that prescription drug benefit costs may be a particular problem for mid-sized employers, who spend about 15 percent of their total health care cost on prescription drugs, compared with less than 10

percent spent by large employers.

"Most mid-sized employers continue to provide prescription drug coverage through their medical plan or HMO, rather than taking advantage of managed drug programs and mail-order programs that are now available," said Mr. Lyons. ▲

Copies of the report, "Mid-Sized Employer Health Plans," are available by contacting Terri Moorman, Johnson & Higgins, 2029 Century Park East, Los Angeles, CA 90067. Telephone: 310-551-3887.

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HEALTH CARE



## Small Companies Flex Their Muscle With IRS Section 125

Back in 1978, the big three automakers were looking for a way to cut their health care costs and stay competitive, so Congress established the Flexible Benefit Plans (Section 125 Internal Revenue Code). The new federal guidelines provided for health care costs that were tax free – providing the deductions were made through payroll.

The plans saved companies a lot of money but were expensive to administer, so they were the exclusive domain of large

corporations. But no longer. Now companies with only five employees have benefited from Flexible Benefit Plans.

The plan can help companies lower their workers' compensation premiums, lower payroll taxes and increase employees' take-home pay. Employee savings range from an average of 25 to 50 percent on every dollar that is run through Flex. The employees save by not paying Federal Income Tax, State Income Tax, Social Security Tax, and State Disability Tax (in California). The

company saves by lowering taxable payroll dollars, reducing Social Security Tax and workers' compensation premiums.

### Three Categories That Qualify for Savings

There are three categories that qualify for tax-free savings:

**Employer Sponsored Insurance Benefits.** Employees' and their dependents' group health insurance premiums, plus group life insurance up to \$50,000, are eligible

if payroll deducted.

**Medical Expense Reimbursements.** Employees estimate their out-of-pocket health care cost not covered by insurance, such as co-payments, deductibles, dental, vision, prescription, etc. These are eligible if payroll deducted. Medical reimbursements are a real key for small-to-medium-size companies.

**Dependent Care (Child or Elder).** A \$350 per month dependent care cost will save the employee \$1260 per year. While filing the regular long 1040 form, the savings is only \$504. The Flex Plan saves an additional \$756 annually.

### Choosing a Plan Administrator

Administration of a Flexible Benefit Plan can mean additional work for the employer. Federal regulations, plan documentation and annual filing are some of the items that make the 125 Plans unattractive.

Flex Plan administrators make these tasks easy for the employer. They do everything, from developing the plan documents, to creating the reimbursement checks, to implementing regulation changes and, most importantly, seeing that the non-discrimination rules are met.

Be sure to choose your administrator wisely. An administrator should help the company maximize their savings by: Explaining the plan to the employees at a group meeting; Returning to meet with each employee individually to answer any questions and help them enroll; Processing employee receipts, checking for validity and proper period of time; Preparing reimbursement checks in a timely manner.

The real key to a successful plan is management's ability to enthusiastically promote and support the plan within the company. Flexible Benefit Plans really do work for small-to-medium-size companies. You owe it to your company and your employees to check it out. In today's market, anything you do that has a positive impact on the bottom line, can mean the difference between making a profit or laying off employees. ▲

John McCarty is the president of Integrated Employer Services, Inc. For more information on Flex Plans call (909) 824-8574.

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## AB 1672 Update: Health Insurance Reform Makes Coverage More Accessible

By James E. Taylor

The primary goal of healthcare reform is to make coverage available to everyone. Last year, California launched a landmark insurance reform package that got the ball rolling in the direction of employees of small businesses.

When it went into effect on July 1, 1993, AB 1672 had an immediate impact on California workers who wanted health insurance but could not get it because of medical history or occupation. At that time, the act applied to companies of five or greater employees. As we progressed into year two of AB 1672, companies with as few as four employees became part of this reform process.

### Trilogy Program as an Example of Consumer Flexibility

While the reforms initiated by AB 1672 move forward, HMOs continue to evolve their own plans and programs to provide maximum flexibility for employers and members.

For example, earlier this year Inter Valley Health Plan announced a new program that enables its members to see any physician, anywhere, at anytime they choose. We introduced Trilogy, a new "point-of-service" program that is available to groups as small as three employees.

Trilogy enrollees have the option to use physicians and other providers who are not under contract with Inter Valley. Members are free to go outside the system whenever they need care, but if they choose to receive care from providers within Inter Valley's network, they pay less.

Point-of-service plans similar to Trilogy have been wildly successful on the East Coast. Through Trilogy, Inter Valley has introduced the West to the flexibility of point-of-service and the response has been tremendous.

### HMOs Act as Model for Reform

Lawmakers have clearly turned to HMOs as models for mandates such

as AB 1672. The healthcare methodology provided successfully for years by HMOs will soon be universal. AB 1672 mandates insurance companies and other healthcare providers to follow guidelines that HMOs have been following for years. For consumers, the shift should be a smooth one, as HMO-style healthcare is already fast becoming the care of choice for consumers.

It is largely because of consumer-friendly elements, such as comprehensive health education programs and reliable, speedy service, that a recent national study found employees who belonged to HMOs were significantly more satisfied with their overall care than those with old-style insurance.

The report, based on a detailed survey of nearly 25,000 people, is the largest of its kind to compare consumer perspectives on HMOs and old-style insurance coverage.

### How AB 1672 Works

With the mandates of AB 1672 encompassing thousands of Inland Empire companies previously unaffected, now is an important time to review and understand how AB 1672 operates. Because HMOs such as Inter Valley have long practiced many of the reforms mandated by AB 1672, those of us in the HMO industry must assume the role of educators and alert the public to the evolving healthcare reform laws which encompass them.

One of the most important reforms in AB 1672 is the "Guaranteed Acceptance" provision. This provision means small employer groups (now meaning four or more employees) that apply for a small group health insurance plan offered by an HMO or insurance company are guaranteed to be issued a plan, regardless of the occupations or health conditions of the members.

HMOs have never screened out individuals because of health, and now insurance companies can no longer screen out employees for medical conditions such as diabetes or open heart surgery. Hazardous occupations, previously denied coverage, must also now be accepted under the new regulations.

This guaranteed acceptance provision does allow, however,

different rates to be applied as a result of the underwriting process.

Guaranteed acceptance initially applied to groups of 5-50 employees. Now, of course, four-employee firms are included. On July 1, 1995, firms with three employees will be covered and AB 1672 will become another step closer to its ultimate goal of coverage for everyone. Inter Valley, in keeping with the spirit of reform, is actually one year ahead of the system, having elected to accept groups of three or more this year.

AB 1672 does allow a one-time, six-month waiting period for prior medical history, during which benefits will not be paid for a pre-existing condition. However, under AB 1672 health insurance becomes portable: Employees may change jobs and move from one health care plan to another without having to again satisfy this waiting period if they maintain continuous coverage.

HMOs, because of the state's Knox-Keene regulations, have always provided coverage from the first day of eligibility.

Under AB 1672, although a small group is guaranteed its application for health insurance will be accepted, there is no guarantee as to the rate the group receives. Health insurance providers are required to establish a "standard risk rate" for each plan, from which new applicants can be charged from 80 to 120 percent of the standard-risk rate. In July, 1996, the band will be narrowed to 90 to 110 percent.

At the time AB 1672 was drafted, these two reforms alone meant access to affordable health insurance and medical care to millions of uninsured Californians. Now that four-employee groups fall under the bill, hundreds of thousands more can be covered. Limits on rate increases will impact future health insurance costs and will help slow rising healthcare costs.

A third reform element of AB 1672 that impacts consumers is the requirement that a complete "benefit summary," which discloses all the benefits and costs of plans available to the small employer group, be presented.

This provision of AB 1672 will help educate consumers to the best available and affordable plan.

Lastly, AB 1672 levels the

playing field between HMOs and insurance companies. Insurance companies, never before concerned with accepting all applicants or limits on their ability to exclude pre-existing conditions, now will operate as HMOs have done for many years.

### Reforms Are Nothing New to HMOs

HMOs have found that the benefit of providing quality healthcare to a broader population far outweighs the increased potential of longer treatments. Indeed, by already operating as though AB 1672 had been in effect these past years, HMOs focused on preventive care that reduces future long-term treatment costs.

HMOs like Inter Valley also bring to the table a commitment to making health care as available and flexible as possible for the consumer. Programs such as Inter Valley's Trilogy complement the current reform agenda that is placing HMOs and old-style insurance companies on a level playing field. Trilogy is an ideal bridge between HMO care and indemnity plans because HMO care provides quality health care at proven cost savings while old-style insurance allows for the use of non-contracting physicians and healthcare providers. Through Inter Valley, the Trilogy program allows both.

An additional aspect of the reforms that will benefit health insurance purchasers, is the requirement that HMOs and insurance companies file their intent to market to the small group health insurance with their respective regulatory agencies. For HMOs, this is the Department of Corporations; and for insurance companies, the Department of Insurance.

HMOs and insurance companies that do not file an application will not be allowed to sell to the small group market. ▲

James Taylor is the President and CEO of Inter Valley Health Plan. Inter Valley Health Plan is a federally qualified, nonprofit Health Maintenance Organization which serves San Bernardino and Riverside Counties, the San Gabriel Valley, Eastern Los Angeles and North Orange County.

## Banks in the Inland Empire

Top 20 Ranked by Total Assets as of September 1993

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1.	<b>Bank of America</b> 555 California St. San Francisco, CA 94104	\$136,879,000 2.6	\$96,852,000 -2.6	\$2,805,000 -35.6	2.9 2.05	7.33 1904	<b>David Klinger</b> Regional Senior V.P. (909) 781-1509
2.	<b>Wells Fargo Bank</b> 420 Montgomery St. San Francisco, CA 94163	50,218,607 -1.2	32,747,895 -8.1	1,700,572 -20.4	5.19 3.39	7.07 1852	<b>Pam Conboy</b> Regional Manager (909) 596-7975
3.	<b>First Interstate Bancorp</b> 633 W. Fifth St. Los Angeles, CA 90071	19,624,906 -5.3	8,934,505 -7.6	233,157 -33.8	2.61 1.19	7.94 1957	<b>John Ricci</b> Sr. V.P./Dist. Mgr. (909) 782-2630
4.	<b>Union Bank</b> 350 California St. San Francisco, CA 94120	16,276,681 -3.6	11,834,769 -5.9	601,127 2.5	5.03 3.69	7.57 1953	<b>Terry Gray</b> Regional Vice President (909) 274-2315
5.	<b>Bank of California</b> 400 California St. San Francisco, CA 94145	8,020,753 -0.9	5,897,934 -8.1	511,107 -28.3	8.65 6.37	7.89 1864	<b>Gilbert R. Carrion</b> Div. Mgr./Sr. V.P. (909) 781-0990
6.	<b>Sanwa Bank California</b> 601 S. Figueroa St. Los Angeles, CA 90017	7,265,620 -0.2	4,951,115 -2.9	169,057 -5.7	3.41 2.33	9.29 1868	<b>Kenneth Taylor</b> V.P./Manager (909) 627-7601
7.	<b>Sumitomo Bank of California</b> 320 California St. San Francisco, CA 94104	5,181,020 -4.0	4,480,157 -3.2	162,952 30.9	3.62 3.15	7.85 1953	<b>Tadaichi Ikagawa</b> President (415) 445-8000
8.	<b>San Diego Trust &amp; Savings Bank</b> 530 Broadway San Diego, CA 92101	1,984,024 -8.8	837,211 -6.5	8,513 119.9	1.02 0.43	6.62 1889	<b>Carol Hickey</b> Customer Service Mgr. (909) 695-5560
9.	<b>Tokai Bank of California</b> 430 N. Vineyard Ave., Ste. 303 Ontario, CA 91764	1,273,894 0.8	1,093,403 -1.2	36,721 -2.8	3.35 2.88	10.55 1976	<b>Richard Koon</b> Senior Vice President (909) 467-2000
10.	<b>Community Bank</b> 101 E. Carson St. Pasadena, CA 91103	716,031 -7.6	518,937 -18.6	50,307 -6.6	9.68 7.03	7.02 1976	<b>W.E. "Scott" Burger</b> President (909) 793-7575
11.	<b>Chino Valley Bank</b> 701 N. Haven Ave., Ste. 350 Ontario, CA 91764	635,566 7.5	433,103 13.6	12,285 77.7	2.84 1.93	8.83 1973	<b>D. Linn Wiley</b> President/CEO (909) 980-4030
12.	<b>California State Bank</b> 100 N. Barranca St. West Covina, CA 91791	339,385 -4.3	196,820 -5.9	9,635 267.9	4.87 2.84	13.22 1985	<b>Thomas A. Bishop</b> Chairman of Board/CEO (818) 915-4424
13.	<b>Eldorado Bank</b> 24012 Calle De La Plata Laguna Hills, CA 92653	326,342 -4.1	184,847 -13.7	2,554 -66.7	1.38 0.78	7.91 1972	<b>Robert Weidemann</b> V.P./Manager (619) 340-1861
14.	<b>First Trust Bank</b> 437 N. Euclid Ave. Ontario, CA 91762	315,767 -12.2	201,573 -10.7	17,724 1.4	8.76 5.61	6.13 1887	<b>A.O. Arnold</b> CEO/Chairman of Board (909) 983-0511
15.	<b>Foothill Independent Bank</b> 510 S. Grand Ave. Glendora, CA 91741	279,818 5.3	181,457 -3.6	7,174 11.5	3.93 2.56	7.75 1973	<b>George Langley</b> President/CEO (909) 599-9351
16.	<b>First Professional Bank, N.A.</b> 10 N. Fifth St. Redlands, CA 92373	276,290 22.8	117,288 1.3	2,018 21.3	1.72 0.73	5.48 1982	<b>Joel Kovner</b> Chairman of the Board (909) 335-8532
17.	<b>North County Bank</b> 444 S. Escondido Blvd. Escondido, CA 92025	246,795 6.6	163,126 -1.9	6,896 32.0	4.23 2.79	5.72 n/a	<b>Scott J. Word</b> Sr. V.P./Reg. Mgr. (909) 676-6500
18.	<b>Bank of Hemet</b> 3715 Sunnyside Dr. Riverside, CA 92506	228,526 5.6	191,838 4.6	3,672 46.1	1.9 1.61	6.82 1974	<b>James B. Jaqua</b> President/CEO (909) 784-5771
19.	<b>Riverside National Bank</b> 3484 Central Ave. Riverside, CA 92506	205,571 -7.8	125,516 -10.3	4,855 -41.5	3.86 2.36	8.53 1964	<b>James A. Robinson</b> President/CEO (909) 276-8921
20.	<b>Mechanics National Bank</b> 16250 Gundry Ave. Paramount, CA 90723	191,909 -17.0	143,610 -10.8	24,711 -1.3	17.01 12.88	2.27 1966	<b>Cecilia Katz</b> Operations Manager (909) 981-4901

N/A=Not Applicable WND=Would Not Disclose n/a=Not Available. The information herein has been obtained from Sheshunoff Information Services, Inc.'s September 30, 1993 data. We believe the information to be accurate and reliable, but because of the possibility of human or mechanical error, its accuracy and completeness are not guaranteed. Additional research by Jerry Strauss. Copyright 1994 Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764.



## Independent Banks Serving the Inland Empire

Ranked by Total Assets, as of September 30, 1993

Bank Name Address City, State, Zip	Total Assets (\$000) % Change Since Dec. 1992	Total Loans (\$000) % Change Since Dec. 1992	Ttl. Nonperform- ing Loans (\$000) % Change Since Dec. 1992	N.P. Loans as a % of Gross Loans (As a % of Total Assets)	Core Capital	Top Local Executive Title Phone/Fax
1. <b>Chino Valley Bank</b> 701 N. Haven Ave., Ste. 350 Ontario, CA 91764	635,566 7.5	433,103 13.6	12,285 77.7	2.84 1.93	8.83	<b>D. Linn Wiley</b> President/CEO (909) 980-4030/481-2130
2. <b>First Trust Bank</b> 437 N. Euclid Ave. Ontario, CA 91762	315,767 -12.2	201,573 -10.7	17,724 1.4	8.76 5.61	6.13	<b>A.O. Arnold</b> CEO/Chairman of Board (909) 983-0511/988-9706
3. <b>First Professional Bank</b> 10 North 5th Street Redlands, CA 92373	276,290 22.8	117,288 1.3	2,018 21.3	1.72 0.73	5.48	<b>Joel Kovner</b> CEO (909) 335-8532/333-8534
4. <b>Bank of Hemet</b> 3715 Sunnyside Dr. Riverside, CA 92506	228,526 5.6	191,838 4.6	3,672 46.1	1.9 1.16	6.82	<b>James B. Jaqua</b> President/CEO (909) 784-5771/784-5791
5. <b>Riverside National Bank</b> 3484 Central Ave. Riverside, CA 92506	205,571 -7.8	125,516 -10.3	4,855 -41.5	3.86 2.36	8.53	<b>James A. Robinson</b> President/CEO (909) 276-8921/686-0135
6. <b>First Pacific National Bank</b> 613 W. Valley Parkway. Escondido, CA 92025	170,977 -15.6	119,985 -14.7	8,177 26.5	6.79 4.78	6.38	<b>Harvey L. Williamson</b> President/CEO (619) 741-3312/741-7381
7. <b>Vineyard National Bank</b> 9590 Foothill Blvd. Rancho Cucamonga, CA 91730	123,438 -10.0	88,572 -8.4	2,077 -29.2	2.28 1.68	6.52	<b>Steven R. Sensenbach</b> President/CEO (909) 987-0177/945-2975
8. <b>Desert Community Bank</b> 14800 La Paz Dr. Victorville, CA 92392	98,834 15.6	64,963 11.3	2,225 109.7	3.4 2.25	6.47	<b>Ronald L. Wilson</b> President/CEO (619) 243-2140/243-0310
9. <b>Bank of San Bernardino</b> 505 W. 2nd St. San Bernardino, CA 92401	74,431 -0.1	51,744 4.2	2,020 95.4	3.88 2.71	13.75	<b>Patrick W. Norvall</b> President/CEO (909) 888-2265/885-6173
10. <b>Palm Desert National Bank</b> 73-745 El Paseo Palm Desert, CA 92260	68,456 -14.3	45,433 -21.4	2,907 1.0	6.38 4.25	5.47	<b>Kevin McGuire</b> President/CEO (619) 340-1145/341-8050
11. <b>Inland Empire National Bank</b> 3780 Market St. Riverside, CA 92504	68,205 -7.1	47,496 -9.3	3,437 12.6	7.2 5.04	7.23	<b>Candace Smith</b> President (909) 788-7988/788-9683
12. <b>Western Community Bank</b> 321 E. 6th St. Corona, CA 91719	63,331 -7.1	47,241 -12.4	4,660 6.4	9.77 7.36	6.41	<b>Duane Rickard</b> President (909) 734-4110/734-0682
13. <b>Valley Bank</b> 24010 Sunnymead Blvd. Moreno Valley, CA 92553	63,149 -2.1	26,644 -6.8	2,304 424.8	8.61 3.65	9.49	<b>Doug Mills</b> President/CEO (909) 242-1174/242-1903
14. <b>De Anza National Bank</b> 7710 Limonite Ave. Riverside, CA 92509	63,002 0.7	43,572 -15.4	835 4.9	1.91 1.33	7.85	<b>Neil F. Hatcher</b> President/CEO (909) OUR-BANK/681-4901
15. <b>Upland Bank</b> 100 N. Euclid Ave. Upland, CA 91786	57,791 -3.8	38,563 -9.2	1,920 -26.7	4.96 3.32	8.47	<b>Lawrence Peterson</b> President (909) 946-2265/985-5376
16. <b>Overland Bank</b> 27710 Jefferson Ave. Temecula, CA 92590	57,678 25.4	34,160 21.9	2,013 13.5	5.87 3.49	n/a	<b>C. Ellis Porter</b> President/CEO (909) 676-6700/676-3401
17. <b>First Community Bank of the Desert</b> 7272 Joshua Lane Yucca Valley, CA 92284	51,678 -1.4	29,864 -3.6	2,122 7.3	7.05 4.11	7.08	<b>William Powers</b> President/CEO (619) 365-6371/365-9160
18. <b>High Desert National Bank</b> 17071 Main St. Hesperia, CA 92345	47,948 -0.2	26,373 -14.5	2,561 2,052.1	9.65 5.34	7.39	<b>Donald G. Stebbins</b> President (619) 948-2800/948-0156
19. <b>First Mountain Bank</b> 42142 Big Bear Blvd. Big Bear Lake, CA 92315	42,761 2.7	25,456 2.0	181 -79.7	0.71 0.42	8.5	<b>Dennis Shollenburg</b> President/CEO (909) 866-5861/866-6345
20. <b>Valley Merchants Bank</b> 135 E. Florida Hemet, CA 92543	33,837 23.4	13,783 0.1	0 0	0 0	9.35	<b>Chuck Rogness</b> President/CEO (909) 766-6666/766-6663
21. <b>Redlands Centennial Bank</b> 233 E. State St., Ste. A Redlands, CA 92373	33,069 5.0	18,697 -2.0	44 n/a	0.23 0.13	9.2	<b>Ed McCormick</b> President/CEO (909) 798-3611/335-2363
22. <b>FirstBank of Palm Desert, N.A.</b> 73-000 Hwy. 111 Palm Desert, CA 92260	32,558 4.3	22,144 1.7	330 2,100.0	1.48 1.01	8.38	<b>David E. Tschopp</b> President (619) 341-7000
23. <b>Sun Country Bank</b> 19181 Town Center Dr. Apple Valley, CA 92308	31,948 29.2	21,684 28.9	568 421.1	2.61 1.78	8.33	<b>Lance Anderson</b> President/CEO (619) 240-2262/240-3525
24. <b>Bank of the Desert</b> 51-290 Ave Bermudas, Box 1627 La Quinta, CA 92253	31,172 -9.9	15,298 -13.5	1,496 -1.6	9.74 4.8	7.06	<b>H. Lauren Lewis</b> President (619) 564-1857/564-4984
25. <b>Golden Pacific Bank</b> 845 N. Euclid Ave. Ontario, CA 91762	27,872 -22.4	22,064 -28.1	1,194 -52.0	5.41 4.28	8.22	<b>Roger M. Myers</b> President/CEO (909) 983-4600/391-1168
26. <b>Inland Community Bank</b> 851 W. Foothill Blvd. Rialto, CA 92376	17,986 16.2	12,650 6.7	276 -31.2	2.18 1.53	6.25	<b>James S. Cooper</b> President/CEO (909) 874-4444/874-6999

We believe the information to be accurate and reliable, but because of the possibility of human or mechanical error, its accuracy and completeness are not guaranteed. Data courtesy of Sheshunoff Information Services, Inc. Additional research by Jerry Strauss. Copyright 1994 Inland Empire Business Journal, 305 Sacramento Place, Ontario, CA 91764.

HEALTH CARE

## Redlands Centennial Overcomes the Odds to Success

If you could pick any time to open a new bank, three years ago, during an economic downturn, would not have been your first choice. Or even your second. Now add to that the bank's opening days are during the Persian Gulf war, and you have a recipe for trouble.

But looking at them now, three years later, you'd never know that the opening days of Redlands Centennial Bank were so trying. They have grown consistently and currently have \$37 million in assets, and are now a banking force in the Redlands area.

Still, those first days were unique.

"The economy was in a slump, we were treading water," said Beth Sanders, senior vice president and chief financial officer. "It's not like we had any choice, we had to open. We started with 12 employees and we were busy. Being small and having a small staff, we all worked together and all had to wear different hats to get us going."

Sanders believes the reason they were able to overcome the economy and all the other obstacles was the larger banks in the area were ignoring the small-to-medium-sized businesses.

"I think the main reason for success is we found our niche in the small-to-medium-sized businesses," Sanders said. "This is a bank in an area that likes customer service. The people want to be treated well."

### Three Years of Growth

In the second quarter of 1994, Redlands Centennial posted record earnings. Their 1994 earnings were up 500 percent over the same period a year ago.

The bank's total loans are down from a year ago, although Sanders believes this is a reflection of local loan demand. However, Centennial has had revenue increases in other areas.

Sanders said the reason for the growth was good customer service that led to word-of-mouth referrals. She believes banking at Redlands Centennial is a change from most banks.

"When you walk in here, the person you talk to is the decision maker," Sanders said. "We can

usually give you an answer on a loan in two days."

Centennial is a bank that is trying to be a part of, and give back to, the community. As the only locally owned and operated bank in Redlands, they feel it is important to be involved in the area.

"Everybody here has got roots in the community," Sanders said. "And, as best we can for a bank our size, we try to give to the community. Plus, as a local bank,

our loans are reinvestments in the community where we're located."

To expand what they can offer to local businesses, Centennial has instituted several new programs aimed at small-to-medium-sized businesses.

The first is Small Business Association loans, which have gained in popularity and notoriety over the past two years.

Second is the "PC Banking and Business Manager" program. This

system allows a customer to have direct access to their account information from a home or office computer. The "Business Manager" is also a billing system for accounts receivable tied into a factoring system.

All of these programs fall into line with the corporate philosophy of Redlands Centennial, to be a part of the community, to reinvest in the community and to be a partner in business. ▲

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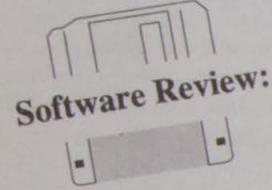
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HEALTH CARE



## Design Your Own Database, Without Programming



By Carlene Jones

If you are like most small business owners, you want to track and report things specific to your business. You have scoured the software racks for hours looking for the perfect program. However, you find nothing, or settle for something that may work if you modify your needs.

Aren't you tired of always having to work around someone else's idea of the perfect database program? What if you could design one yourself? One that was unique to your own business. One that did everything you needed.

Well now you can! Finally, database design is being taken away from the "hacker," and given to its rightful owners, the end user.

Before you stop reading, let me assure you that if you learned how to use your word processor and spreadsheet, you can learn how to design a database. And no, you do not have to go to college to learn a new language.

There are database programs on the market today that require little, if any, programming skills. A novice can create a mailing database in a matter of minutes (or maybe half hours). Someone

already skilled in macros and spreadsheet design can develop sophisticated data entry screens, queries, and reports without writing one line of code.

Two of these programs, Claris' FileMaker Pro and Microsoft's Access are the best thing to happen to the small business owner since FAX machines.

FileMaker Pro is a "flat" database. What this means is that your database information is stored in one table. If you wanted to track inventory, you would have to put everything about the inventory in one database (table) and extract the information for your various reports from there.

***So, if you have been frustrated by all the generalized software on the market today and have dreamed of taking things into your own hands and developing your own company specific databases, go do it!***

Access is a "relational" database. Relational databases let you set up numerous tables to store your information. The tables can then interact (relate) with one another allowing you to access and report on your pertinent information more efficiently. If you have a table that contains all of your customers, one that contains all of your inventory and pricing, and one for invoices, you can design your database so that when you invoice a customer, it will add the invoice total to the balance due field in the customer table, deduct the item(s) invoiced from the inventory table, and print the invoice. The printed invoice could automatically contain the customer's mailing address, the item's description and unit pricing, net information and the due date. You could also have a table of

payments received that would mark the invoice as paid and update the customer's balance. In a few hours (okay maybe a day or two of trial and error), you could write your own accounting package — one that works the way you want it to.

In a flat database you can create as many tables as you like, but they will not link up. Information affecting one table will not affect any other. You can design your invoice table so that it will produce a report stating what each customer owes and another that states the quantity of each item sold, but it would not update your inventory list, nor would it store, or be able to access, your customer information.

A relational database is more versatile. So, why bring up a flat database at all? Because FileMaker Pro is easy to learn and use, is available for both the Mac and the PC, is selling for under \$200.00, and even though it may have some limitations, it is a powerful program. You can import pictures into your database, create buttons that initiate macros, set up pull down lists, and design push button menus that will automatically take you to the right data entry screen or print a report. And, for networked offices using both Macs and PCs, FileMaker Pro lets you share data across platforms.

***Aren't you tired of always having to work around someone else's idea of the perfect database program?***

I personally prefer Access. It gives me the option of using Wizards, which basically write the database for me, or letting me design it myself. It is much more powerful than FileMaker Pro, but unfortunately is not available for the Mac. It takes a little longer to learn (if you don't use the Wizards), requires more effort on

your part when planning your database, and costs more (around \$400.00). But, you can create a complex database that integrates and reports on various types of information without writing one line of code. If you want to produce full-scale applications (this does require writing some code), you can purchase the developer's kit and sell what you develop royalty free.

***There are database programs on the market today that require little, if any, programming skills. A novice can create a mailing database in a matter of minutes (or maybe half hours).***

If you are a licensed owner of Word, Excel, or PowerPoint, you can upgrade to Microsoft Office Professional for roughly the same price as Access purchased separately. Shop around though. Each software reseller seems to have a different price.

Regardless of how much you pay for it, these programs will be worth it. One database program can write an unlimited number of databases, and each of these databases can be modified as your company's needs change.

So, if you have been frustrated by all the generalized software on the market today and have dreamed of taking things into your own hands and developing your own company specific databases, go do it! With program as easy to use as FileMaker Pro and Access, you no longer have to settle for something that is almost what you want. Now, you can create exactly what you need. ▲

Carlene Jones is the lead instructor at The Computer Taming Center at ComputerLand, Montclair

### Advertorial

Second to people, your business records are your organization's most valuable assets. Often, controlling these records is left to chance, creating a serious potential for disaster. Whether you already have a systematic records and information management program in place or you are starting from the ground up, don't miss this opportunity to learn from the experts!

"Info '94 - Records & Technology in Partnership" is a cooperative effort between the local UIEC/Association of Record Managers and Administrators (ARMA) chapter, the Riverside County Clerk-Recorder's Office and the Southern California City Clerks' Association (SCCA). This one day Seminar and Technology Show will be held at the Riverside Convention Center on Tuesday, Oct. 18, 1994.

ARMA is the leading professional organization in the expanding field of records and information management and has more than 12,000 members worldwide, including chapters in the United States, Canada and 28 other

## Is Your Company at Risk?

### Advertorial

countries. ARMA has 145 local chapters in major cities and areas throughout the U.S. which provide networking and leadership opportunities through monthly meetings and seminars.

In 1992, ARMA International honored the Upland Inland Empire Chapter (UIEC/ARMA) as "Chapter of the Year" for its educational efforts. UIEC/ARMA is the leading Records and Information Management group in the Inland Empire and has achieved this standing through its annual seminar, regular educational meetings, and special RIM projects.

Info '94 is the largest seminar and technology show in the Inland Empire and each year it continues to grow. Last year there were 300 participants in the seminar and over 60 vendors demonstrating their products.

Info '94 will offer educational sessions on: Basic records management (including retention scheduling, storage, retrieval and destruction); disaster recovery; the various ways Southern California companies are using different

technologies (including optical disk) to manage their companies' information; the effects of moving from a traditional records function to an electronic arena; electronic imaging; the key elements of microfilming; and managing people in a team environment.

Technology is advancing so rapidly that it is difficult to keep up! The Info '94 technology show will help you decide which technologies are right for you and which vendor

has the right solutions.

This is an invaluable educational opportunity to expand your records and information management knowledge. So act now and register early by contacting the Riverside County Clerk-Recorder's Office at (909) 275-1964 for seminar registration or contact Gina Martinez-Doke, city of Fontana at (909) 350-6617 for further information on participating as a vendor in the technology show. ▲

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## New Leader Takes Helm of Health Care Association

Last month James D. Barber took over as president of the Hospital Council of Southern California (HCSC), the largest metropolitan hospital association in the nation. Barber replaces Stephen W. Gamble, who retired.

Barber is the fourth president in the 71-year history of the organization.

Over the past five years Barber has become a recognized voice in health care reform, and has published several essays on the subject in health care journals. He has spearheaded local health reform efforts, expanded membership and developed a number of educational forums and integration programs that reach out to other health care providers.

Barber now must help the HCSC usher in a new era of health care delivery and make sure the organization continues to meet the needs of a changing health care marketplace.

"We are tremendously excited

and pleased to announce this appointment," said Daniel Herlinger, chairman of the board for HCSC. "With the evolution of health care delivery, including the impact of managed care, capitation and integration, we will look to Jim for guidance and leadership in moving the association forward."

With the appointment, Barber also became chairman of the board of COHR, the Hospital Council's for-profit subsidiary, and the CEO of the National Health Foundation, a non-profit community benefit affiliate. All three of these organizations together make up the Center for Health Resources.

Prior to his tenure at HCSC, Barber served as the administrator of Daniel Freeman Memorial Hospital in Inglewood. Before that he was executive vice president and chief operating officer of Queen of the Valley Hospital in West Covina.

▲

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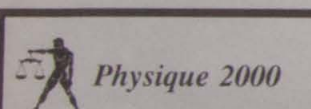
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## Displaced Defense Workers Get Second Chance

### Training Funds Available for Small Businesses

The defense industry is not alone in confronting California's economic slump. Many small businesses are faced with the need to be more competitive than ever before, and they discovered that one way to do this is to upgrade their manufacturing processes as well as their employee's skills. This goal has been aided by funds from the state training programs.

However, according to a recent article by syndicated columnist Jane Applegate in the *Los Angeles Times*, up until the past year, retraining funds often went begging for lack of public awareness. Applegate interviewed Gerald Geismar, executive director of California's Employment Training Panel, who told her the Panel is one of the state's best-kept secrets. It is a secret, even though in its 11 years of operation it has handed out \$90 million in training funds, more than any other state training program.

Applegate indicated a jump of almost 300 percent from three years ago in the number of small businesses that applied for training dollars from the California Employment Training Panel. In 1993, 2,300 small businesses received funds, according to Geismar, and 50 percent of them had fewer than 50 employees.

Small businesses can take advantage of ETP funds and avoid a lot of paperwork by sending employees to community college classes.

For information on how to apply for these training funds, write to the State Employment Training Panel, Marketing Dept., 800 Capitol Mall, MIC-64, Sacramento, CA 95814.

Some training tips from Applegate's article are important enough to be repeated here. If you are a small business:

- Don't wait for your biggest customers to demand that you retrain your workers. Find out how you can upgrade their skills now.
- Contact your industry trade association for information about available industry-specific training programs.
- Join with other small business owners to share the cost of hiring trainers.
- Ask your major corporate customers if your employees can attend any of their training sessions.

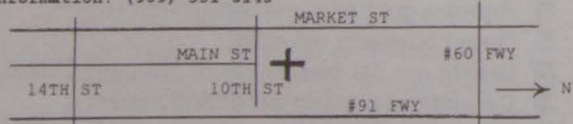
Tips from other sources include:

- Contact Dean Gary Kelly of San Bernardino Valley College for information on vocational classes at 909/888-6511, ext. 1696.
- Contact your local Employment Development Department for information.
- Call the state Employment Training Panel at 818/505-6200. ▲

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*Continued From Page 5*

Councils and their Inland Empire reemployment efforts. DefCon II provides point of referral contact, assessment, counseling, and enrollment into vocational programs. According to DefCon II's John Keyon, the major focus of his organization is to foster relationships among business, education, government and the displaced worker communities.

"All parties involved benefit from this approach," Keyon said. "Most important, however, is the opportunity for the unemployed defense worker to gain skills in occupations that are and will remain in demand over the coming years. Rands Systems has provided an exemplary model for the employment and training community to follow."

As the largest private sector defense conversion training provider in the United States, DefCon II administers over \$15 million per year for retraining activities. Their staff, which includes professionals from industry, education and the government, provides retraining services by contracting with universities, colleges, employers, private sector training organizations and governmental entities.

Rands Systems, Inc. is the training center they chose for the San Bernardino Valley College displaced worker program. Rands, which is already teaching at three other community colleges in California, then chose SBVC for their location.

Rands Systems developed the manufacturing technology training program with the advice of business leaders throughout the state. The equipment used for the training is the most advanced available and places the student in a real world manufacturing environment.

Rands Systems is now screening former Hughes employees to select those who qualify and would best benefit from the retraining. Over the one-year period of the Hughes program at SBVC, Rands expects to retrain 100 former Hughes employees and prepare them for positions in the commercial market.

According to Rands Systems'

Dennis Jones, one of the main reasons Rands chose SBVC as their partner was Dr. William Clarke, who is a professor of vocational education there as well as an award-winning vocational teacher at Fontana High School.

"Dr. Clarke exemplifies the quality of vocational professionals required to maintain productivity standards that challenge out-of-state and foreign competition," said Jones. "His professional standards and ability to motivate the student to learn are one of the reasons we selected San Bernardino Valley College as our partner."

### San Bernardino Valley College Center for Vocational Classes

The new vocational classes for displaced workers are only the latest in a series of classes that serve potential manufacturing and vocational workers. SBVC has been expanding its menu of vocational courses while most other local community colleges are eliminating them. According to SBVC Dean Gary Kelly, the college wants to be a pipeline to the local communities for qualified vocational workers. "There is a real need for qualified machinists and welders, automotive and aeronautics workers, and trained construction and refrigeration workers," said Kelly, "and SBVC has made those classes available to meet that need."

"We are here to serve the community," Kelly said, "and we feel that the way to improve the economic situation in the Inland Empire is to provide the best training possible for those students who prefer vocational fields. For those students who are not sure what they want, we provide career exploration and aptitude tests, and encourage them to come in for any assistance we can provide."

Local students, while not able to attend the Rands Systems retraining classes this year unless they are former Hughes employees, can look forward to next year, when the equipment and the classes will be open to the general public. ▲

### Advertorial

## VIB Welcomes Local Loan Specialists to Indio Loan Center

### Advertorial

Valley Independent Bank recently announced the opening of its Loan Center in Indio, a move aimed at giving the financial institution greater flexibility and presence in the Coachella Valley. Bank President Dennis Kern pledged that, because so many customers are underserved by other banks in the area, the Loan Center's main goal will be to provide superior customer service. Staffing the Loan Center will be four local loan specialists whose expertise covers all aspects of commercial lending.

Joseph Scarna, Business Development Officer for the center, comes to VIB from Wells Fargo Bank. Joseph's strong suit is SBA 7A real estate loans, but his objective is to ensure that every loan customer's needs are met. A Palm Desert resident, Joe understands the unique needs of his customers. He explains that while most banks follow a national or state model when approving loans, at VIB "we model ourselves after the community we're in."

Richard Krieb is the Loan Center's Small Business Administration/Commercial Loan Officer. With over 24 years of banking experience, Richard fully understands the ins-and-outs of SBA and commercial lending. Richard explained that he sees the introduction of the Loan Center in Indio as proof of VIB's commitment to growth in the Coachella Valley community.

Having previously worked in an independent bank environment, Sean Johnson, Assistant Vice President/Real Estate Construction Loan Officer, says he prefers the "family type atmosphere" of independent banks and adds that VIB exemplifies that philosophy.

"Without a doubt, the success of VIB is due to the fact that we have taken the time to cater to individuals, families and businesses in the community."

Jack Brittain, Sr. Vice President and Credit Administrator for VIB rounds out the roster of experts at the Loan Center. Jack, who has been with the bank since 1988, says that part of VIB's

*"By providing superior customer service and quality financial products, VIB ensures its position as a financial leader in all the communities we serve," Brittain said.*

commitment to growth is ensuring that the needs of its customers are always met. This enables VIB to provide the high level of customer service for which it has become famous. Brittain quotes VIB's mission statement when explaining the bank's overall goal and success in the Coachella Valley.

"By providing superior customer service and quality financial products, VIB ensures its

position as a financial leader in all the communities we serve," Brittain said.

Valley Independent Bank currently has four branches in the Imperial Valley - located in El Centro, Holtville, Brawley and Calexico. VIB also has one branch in Coachella as well as the Indio Loan Center. For additional information on VIB's services and products, please call (619) 775-5600. ▲



## Advertorial

## SBA Loans: A Closer Look

"An SBA loan is often the answer for many Inland Empire businesses," says Vance Welch, SBA loan officer with North County Bank. "The loans make good business sense for many reasons."

Because of the difficult economic times that most Southern Californians have faced since 1990, obtaining financing for a business has not been an easy task. However, the Small Business Administration loans are guaranteed by the

government and are making it easier for borrowers and banks to provide the funds.

Some business owners are still not sure whether an SBA loan would be the right choice for them, so Mr. Welch answered some of the most asked questions about them.

Q: Many people think SBA loans are confusing. Is this true?

Welch: Any type of financing can be confusing. The difference between financing a home and a piece of business property is like

night and day. The responsibility lies with the lender to inform the borrower just what it required, what it will cost and how long it will take. Doing business with an inexperienced SBA lender can be a frustrating experience for both the borrower and the lender. It is for this reason that the potential SBA borrower should choose an SBA lender wisely. A borrower should check the records and see how much volume the bank does in SBA loans. Above all, ask the lender for references and make some calls.

Q: What are the benefits of an SBA loan?

Welch: The SBA loan offers several benefits including competitive interest rates and lower down-payment. Only 10% required on commercial real estate and sometimes 100% financing is available for purchasing new equipment. SBA loans offer a better term of loan—7-15 years on equipment and 25 years on real estate, fully amortized, no call. There is also no prepayment penalty to a borrower.

Q: Does the SBA provide start-up financing?

Welch: Start-up financing is available. The SBA requires the borrower to put one-third of the start-up costs into a down payment and will finance the remaining two-thirds over a loan term of 10 years.

Q: What types of loans are available?

Welch: The two areas where SBA loans make the most sense is real estate and equipment, simply because of the lower down payment and longer term. SBA loans are available for working capital, inventory, expansion and debt consolidation. There are even some lines of credit available although these are not that common yet.

Q: You mentioned obtaining real estate loans from SBA. Could you explain them in more detail?

Welch: The SBA offers excellent programs for the purchase of commercial property refinancing, construction and improvements or expansion. As I mentioned before, these types of SBA loans can go up to 90% loan-to-value and have a fully amortized 25-year term with no call, no pre-payment penalty.

Q: How are the costs of an SBA loan compared to a conventional business loan?

Welch: The costs are very comparable; however, in the case of an SBA commercial real estate loan, these expenditures would occur only once over a 25-year period as opposed to a conventional loan that is generally renewed every five years.

Q: How long does it take to obtain an SBA Loan?

Welch: Funding of an SBA loan realistically takes six to eight weeks, depending on what the funds are being used for. Real estate requires an appraisal which takes an extra two weeks. However, the bank can supply the customer with a commitment letter in about a week. This letter spells out the structure and cost of the loan. ▲

## Advertorial

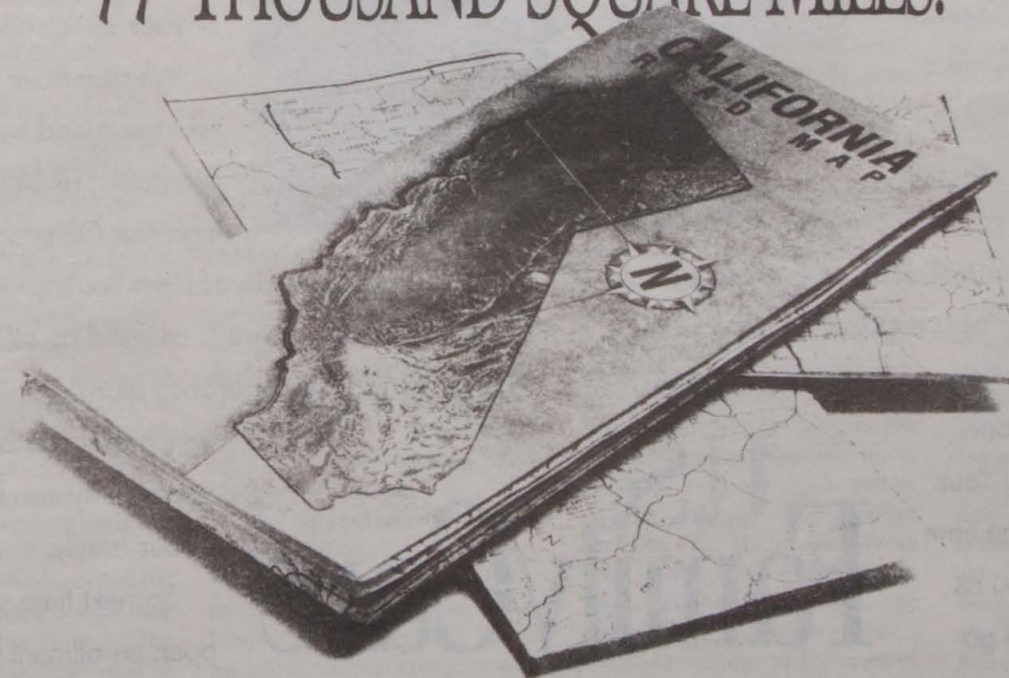
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## ROME: Forever and Eternal

by Camille Bounds Travel Editor

Romans can convey as much meaning, passion and emotion with facial expressions and body language as with their uttered words—often more. It is possible for two Romans to carry on a conversation across a street from one another, in spite of impenetrable traffic noise, simply by gestures and grimaces.

Their city is much the same, it speaks volumes by just its looks. It is a city of legend, a city steeped in history.

### History and Legend

Trying to separate history from legend in this city is almost an impossibility.

According to legend, Rome was founded by the twin brothers Romulus and Remus. In the coat of arms of the city today you can see the two as babies. The theory is that Rome is named after Romulus.

History tells us that in the beginning Rome was ruled by kings. In the sixth century B.C., the heads of the Roman families of noble birth formed a republic which was to last for 500 years.

Rome grew from a city into a state, and its people became masters of architecture, administration and warfare. Their palaces, bridges, aqueducts and roads were built with such excellent exacting skill that most are still standing today.

In the fifteenth and sixteenth centuries, a great new era of art and learning was introduced into Europe through Rome, called the Renaissance. The popes used their wealth to employ some of the world's most outstanding artists to rebuild their churches and palaces. It's a legacy that made Rome one of the most beautiful cities in the world today.

### Rome: A City to be Savored

Rome is a city built to be looked at, its splendid streets designed expressly as a setting fit for daily pomp and ceremony. Piazzas like theatrical sets were the delight of powerful popes and of their architects commissioned to adorn the city. Laid out to impress pilgrims, envoys and foreign rulers visiting the city, the Piazza del



Rome - Piazza Navona. Photo: Camille Bounds

Popolo was the first sight to greet the eyes of a traveler arriving from the north; and the Piazza San Pietro met the visitor approaching St. Peter's Basilica.

### The Smallest Country in the World

Vatican City is a small but wealthy and powerful state. Here the Pope is absolute ruler. The smallest state in the world is located on 108 acres on a hill west of the Tiber River. A high thick wall separates this mighty little country from Rome. Over two thousand people live and work here operating their own newspaper, post office and mint. They even have their own flag, and a few of their enterprising businesses include a mosaic workshop, a power plant, a print shop, an observatory and a model railway station.

This little but mighty country is the home of St. Peter's Basilica where the Sistine Chapel, the private chapel of the popes, and its famous ceiling can be found. Michelangelo spent four years lying on his back on scaffolding to paint the famous ceiling that he covered with the largest painting ever to be completed by a single artist. This genius also created the stunning statue, La Pietà, that is also located within these walls. (This is one version of three he created. Another can be found in Florence and another in Milan).

Beautiful gardens, eight museums, five galleries and libraries containing the finest collection of rare books, ancient manuscripts and historical documents in Europe are located within this tiny, self-sufficient city.

It is guarded by its own small army of well-trained Swiss guards who still wear the colorful uniforms designed by Michelangelo.

### Fountains, Fountains Everywhere

You will notice while in Rome that the sound of water is always present. There are between three hundred and four hundred fountains of every size and shape all over Rome.

After the Renaissance, master sculptors and artists of that era left Rome with a legacy of the most beautiful collection of fountains found on earth.

One of Rome's most famous landmarks is the spectacular Trevi Fountain, (Fontana di Trevi), sculpted by Nicola Salvi in the eighteenth century. You must throw a coin into the water so you will be sure of returning to this glorious city some day. The Piazza Novona is the showplace for three beautiful fountains sculpted by Bernini. The Fountain of Four Rivers is a wonderful display of his creative genius, completed in 1651. It depicts four figures representing the Nile, the Ganges, the Danube and the River Plate. Another of his works can be found at the bottom of the renowned Spanish Steps, the Fountain of the Barcaccia (the Old Boat). This fountain is in the shape of a boat that is said to mark the spot where a barge washed up when the Tiber overflowed.

### A Place for Relaxing

The Spanish Steps is a delightful place to visit and relax and people watch. It is a favorite of

Romans and tourists alike. Ironically, it was built with funds supplied by the French. There are 137 Spanish Steps that ascend to a square on the top that is the home of the Church of Trinita dei Monti.

### A Glorious Antiquated Attraction

The ruins of the Colosseum are majestic even in decay. Known as Flavian Amphitheaters originally, it is considered Rome's most famous monument. Built by Emperor Vespasian about two thousand years ago, it was built to hold 50,000 spectators.

The monument has been in great disrepair and, in the past years, restoration attempts have been applied, giving visitors a difficult time imagining what was—its actual appearance. On the second level, there is a scale model of what the Colosseum looked like originally. Besides being used as a fortress at one time, it was also a stone quarry during the Renaissance Era, where huge pieces of rock and most of the marble was pilfered to build palaces and churches.

### Rome Goes On and On

Rome is impossible to completely cover in a month, let alone a two-week vacation. (I have just touched on a part of her history and elegantly beautiful areas.) See and enjoy as much as you can—remember there are thousands of years of history, legends and myths to forage through. Keep in mind the old cliché "Rome wasn't built in a day," and you will understand why you'll need time to see the real Rome.

### How to Get There

Alitalia Airways offers non-stop flights from LAX. Connecting flights are offered by United, TWA, Delta, KLM, Air France and Swissair.

A few cruise lines have Rome as a port of call on their itinerary.

Camille Bounds is the travel editor for Inland Empire Business Journal and the Western Division of Sunrise Publications. She will answer any travel questions. Please call or write her at P.O. Box 1005, Morgan Hill, CA 95038 - (408) 779-3963.



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# Restaurant

## Restaurant Row

by Ingrid Anthony

### A Tale of Two Restaurants

#### DANTE'S—a "FAIRY TALE" EASTERN EUROPEAN RESTAURANT

For something very different in ethnic dining experiences, try Dante's restaurant in Newport Beach. Dante's, an intimate "fairy tale" Eastern European restaurant, literally is a stone's throw from the John Wayne Airport and the hub of Newport Beach's business district. It is a delightful getaway from the humdrum of daily business conferences and executive meetings. With its dimly lit dining, Gypsy music, and private, cozy booths, it captures the romantic side of even the most stoic customer. A small parquet dance floor with a baby grand sets the stage for the lively and spirited Russian entertainment performed every Thursday, Friday and Saturday night.

The cuisine is mainly Russian, but Dante's offers Hungarian and German dishes as well. Try the world renowned (at least according to Russian food critics) eggs caviar (three eggs with vegetable caviars, deep-fried and served with yogurt herb sauce for only \$4.75) or many styles of smoked eel; follow it up with the Bavarian spinach and crabmeat soup—one of the best soups ever sampled by this customer. Dante's exotic entree selections are just stunning and yet so affordable. A sumptuous Tournedos Alexander is served on a layer of baked apples and a black currant sauce (\$16.50), chicken baked in clay Amich is stuffed with dried fruit, almonds and served with an apricot yogurt sauce (\$14.50), or huckleberry duck (crispy half duck served with sour cherry sauce) is \$18.50. Of course, sturgeon Russian style, stroganoff, smetana, veal pkhali and numerous other

entrees are also on the menu for true ethnic dining. Portions are very healthy. Finish off the dinner with one of its inspirational desserts—charlotka, shtrudel or a flaming coffee drink with liquor and fresh cream. The wine list is excellent, and with 29 varieties of Volka its clientele remains very faithful.

Dante's is an ideal place for supper before and after the opera or symphony when visiting the Orange County Performing Arts Center—or take your out-of-town guests arriving at John Wayne Airport for a special epicurean delight. Dante's is a must if you're interested in exquisite and magnificent Eastern European cuisine and like good value. Dining doesn't get better than this—and few restaurants can boast about having it all!

Dante's Restaurant is located at 1701 Corinthian Way, Newport Beach, and the phone number is (714) 955-3821. It is open Monday through Thursday from 11 a.m. to 11 p.m., and on Friday until 1:30 p.m. and Saturdays 5 p.m. to 1:30 p.m.

Dante's is closed on Sunday.

#### A GRAND OPENING FOR NAPOLI ITALIAN RESTAURANT IN LOMA LINDA

A great, new Italian restaurant just opened in Loma Linda, and the owners are hoping Inland Empire residents will come and sample the classic Italian food that is being served. This restaurant will be a favorite for those looking for good food and reasonable prices.

Napoli's is a great place for a quick lunch or leisurely Italian dinner. The restaurant is large enough for the crowds that are

expected to arrive shortly after the discovery of its tasty menu items. Tables are well spaced assuring a quiet and discreet meal. Service is warm and food is excellent.

Offerings for dinner might include: mozzarella Caprese (slices of fresh tomatoes and buffalo mozzarella with fresh basil and olive oil); antipasto Napoli (sauteed mushrooms, bell peppers, eggplant, olives and artichokes); or fried calamari for appetizers. Pasta selections are extensive—spaghetti Bolognese, rigatoni carbonara, and fettuccine primavera to name a few. Seafood dishes, such as linguini with shrimps parmigiana or with calamari, and chicken and veal dishes are excellent choices available to Napoli's new customers. Traditional Italian desserts, such as tirumisu, cappuccino cake, canoli, are high recommendations as a delightful finish to the meal—along with, of course, a cup of cappuccino or espresso.

If pizza is your favorite Italian meal, then you will be delighted when you glance at the selections and prices. Large pizzas (16") start at only \$7.50—quite a bargain in today's world of high pizza prices. If you insist on having a glass of wine or beer with your dinner, then really consider yourself lucky upon entering Napoli's. This is probably the only restaurant in Loma Linda that serves alcohol. No Italian restaurant would be complete without a nice glass of red wine, and I guess even the local politicians agreed on that.

Entree prices, such as chicken and veal, average about \$9.00 per meal which includes soup or salad, garlic bread and a side of pasta. Complete children's meals are only about \$4.50. Considering that "fresh is the best" is Napoli's motto and combined with its fair prices, we can be assured that this Loma Linda restaurant will be a huge success. Don't walk, run! ▲

Napoli Italian Restaurant is located at 24960 Redlands Boulevard in Loma Linda—phone number is (909) 796-3770.

# & Entertainment Guide

## The Wine Cellar



### Meat on Wine

by Jerry D. Mead

#### A Perfect Score

I can't remember the last time I gave a wine a perfect 100 points for quality. I'm pretty sure I've done it before, but I can't recall the wine. Even scores from 95 to 99 are as rare as a straight-talking politician...so you know when I give a 100, the wine is something special.

#### Best Buy Wine of the Month:

#### Trentadue 1973 "California" Angelica (\$25 for 375ml)

The first thing I said about the wine when I noticed it was exactly 21 years old is, "This wine is old enough to drink itself!" The first thing I did after the first sip of this wine was write a big "99" on my note pad.

The second thing I did was ask myself, for what reason was I holding back that one tiny point? The wine is flawless and I can't even ding it a point for needing a little age. From a tradition that has almost disappeared (this may be the last of its kind available in any reasonable quantity), Angelica is brandy-enriched wine that is cousin to both Cream Sherry and Tawny Port, but usually made from the Mission grape that was the foundation of all California winemaking. This particular version also contains some Palomino.

The technique for making the wines included some "baking" (heating of the wine) to accelerate the aging through a kind of controlled maderization. The wines are meant for sipping at the end of a meal or as a nightcap, because they are both sweet and relatively high in alcohol (18 to 20 percent). A usual

serving would be about three ounces. The underlying fruit here is ripe plum, but you really have to search for it because there is so much else going on...butter, butterscotch, caramel, vanilla, a touch of anise and something kind of nutty. It is unbelievably delicious and is so smooth and buttery-creamy that it slides down your throat in a most voluptuous way. The wine's only flaw is that it is the enemy of temperance. You will want to drink more than you should. Rating: 100/90.

I'll quit talking about this wine in a minute, but there's more. It's being released in a fancy bottle imported from Italy, adorned with California poppies, to celebrate Trentadue's 25th Anniversary. And yes, \$25 is a lot of money for a half-bottle of dessert wine, but it's still a "Best Buy" because of age, quality and rarity. There are only a few hundred cases of this beauty.

It has just been released and will be available in selected outlets throughout California and in a handful of out-of-state markets. For information on nearest retailer or restaurant offering the wine, contact the Trentadue Winery, 19170 Geyserville Ave., Geyserville, CA 95441 (707) 433-3104.

Leo and Evelyn Trentadue were grape growers in the Santa Clara Valley before moving to Sonoma County's Alexander Valley and opening a winery in 1969. They have always been more grower than vintner, and still sell grapes to some of the most famous names in wine country. Son, Vic, is vineyard manager, son-in-law, Larry Biagi, is winemaker and other family members are also involved in this vineyard and winery with an Italian heritage.

Trentadue means "32" in Italian, and that number appears on the winery's label. Don't ask me how a family came to be named after a number. I don't know. Trentadue's strength has always been in the quality of its fruit and straight-forward, honest, mostly red wines. What the wines might lack in finesse and complexity, they usually make up for with intensity and size. Give winemaker Biagi some fancy French oak barrels, and he would

certainly win more medals than he already has.

#### Trentadue 1992 "Sonoma" Petite Sirah (\$11)

I wish I could get away with calling this a "Kick Ass" red in a family newspaper, because that's just what it is. Blending in 10 percent Merlot in an attempt to tame it a little didn't do much. This giant mouthful of ripe fruit with notes of plum and blueberry plus earthy complexity is the kind of wine that really wants a decade of aging, but is so delicious it will all be consumed the first year. Match it to game meats and fowl, spicy tomato sauces, Cajun blackened anything or a hunk of Gorgonzola. Rating: 92/90

#### Trentadue 1992 "Sonoma" Zinfandel (\$10)

For those who like 'em big, very ripe, chewy and powerful. Flavors are between plum and prune. It's a bit too ripe for me, but it's in a style favored by many. Rating: 85/84

#### Trentadue 1992 "Old Patch Red" (\$11)

From vines certified 109 years old, this is what is known as an old Italian field blend. The grape farmers of the day blended in the vineyard instead of the winery, with often a half dozen different varieties growing, and being harvested, side

by side in the same vineyard. This particular vineyard contains almost equal percentages of Petite Sirah, Zinfandel, Carignane and Alicante Bouschet, plus a handful of unidentified white grapevines. White grapes going into red wines is fairly common in old world vineyards, even today. Ripe, but not overripe, with flavors leaning to plum and something wild and brambly, almost peppery, in the finish. Rating: 87/84.

Trentadue also makes an intense Merlot (88/88), a nearly forgotten Carignane (88/84), an award-winning Sangiovese (89/87) and a dynamite Petite Sirah Port (90/97). An unusual, and a little too sweet for me, Merlot Port (80/84) just won a gold medal at L.A. County Fair. ▲

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## Wine Selections and Best Values

By Bill Anthony

<b>Gundlach Bundschu</b> 1992 • Sonoma Valley Zinfandel.....\$10	<b>Cakebread</b> 1992 • Howell Mountain Zinfandel.....\$17
<b>Ravenswood</b> 1992 • Napa Valley Zinfandel.....\$18	<b>Steele</b> 1992 • Clear Lake Zinfandel.....\$13
<b>A. Rafanelli</b> 1991 • Dry Creek Valley Cabernet Sauvignon.....\$15	<b>Chateau Ste. Michelle</b> 1992 • Columbia Valley, WA Chardonnay.....\$13
<b>Cain</b> 1990 • Napa Valley Five.....\$34	<b>Chateau Ste. Michelle</b> 1992 • Columbia Valley, WA Chardonnay.....\$19
<b>Hop Kiln</b> Sonoma County Zinfandel.....\$8	<b>Columbia</b> 1993 • Columbia Valley, WA Sémillon-Chardonnay.....\$8



## Desert Business Journal

### U.S. Filter Acquires Seral of Germany

Palm Desert-based U.S. Filter has acquired Seral Erich Alhauser GmbH and Erich Alhauser Co. of Germany for approximately \$4 million (U.S. dollars) in cash and 200,000 shares of U.S. Filter common stock.

Seral is a manufacturer and distributor of water systems primarily for the laboratory and commercial markets, and is also the largest provider of deionization (SDI) in Germany. Seral's 1993 revenues were approximately \$10 million.

U.S. Filter now has major SDI operations in Germany, France and Spain, with plans to introduce Seral's product line throughout Europe.

U.S. Filter is a multinational company designing and manufacturing water and wastewater treatment systems and equipment for industrial, commercial and municipal markets.

### It's a Field of Dollars

Sports will spell dollars in Palm Springs this month.

In September, during one of the low periods of tourism, the city will hit a financial home run with a national softball tournament expected to generate \$4 million in hotel room rentals and retail restaurant sales.

It's the Men's Major Fastpitch National Championship, to be sponsored by the Amateur Softball Association Sept. 9-17.

There will be an estimated attendance of 20,000 people attending the championships, representing 40 teams from states throughout the Midwest as well as Florida and New York.

For many of the players and their families, the championship will mark the first time they have ever been to Palm Springs, according to Vicki Oltean, the city's recreation manager.

"Since this represents an almost untouched market for us, we hope they have a great time and come back often," she said.

### Palm Desert Business Expo a Sell Out

The second annual Palm Desert Business Expo and Chamber Mixer is expected to set attendance records this year.

"We have already sold out all of the booth space even though we dramatically increased the size of the show this year," said Expo Chairman Bill Brunskill.

He estimates that 2,000 people will attend and inspect the 186 business display booths. The Expo will cover the latest goods and services, ranging from computers to travel, from car leasing to fashion.

It's free to attend. The show is set for Wednesday, Sept. 7 at the Marriott's Desert Spring Resort, from 3 to 8 p.m.

### Dick Brooks Public Relations Opens in Palm Springs

After 15 years representing leisure time businesses in Los Angeles, Dick Brooks Unlimited has opened a new office in Palm Springs to serve the Coachella Valley.

Dick Brooks Unlimited is a public relations company founded in 1979 that represents motion pictures, mini-series, restaurants, bed and breakfast establishments, personalities and a marketing firm doing businesses in Russia, just to name a few.

"You just have to look at the traffic going in and out of Home Depot, Home Base and other home improvement stores, and it is more than apparent that the Coachella Valley is a strong and growing area that is attracting industrious people from all walks of life," said Dick Brooks, who heads the firm.

### WIMC Signs Agreement with RTV

In a move that will enable its clients to receive overnight verification of their commercials, Western International Media Corporation (WIMC), with an office in Palm Springs, has signed an agreement with Radio TV Reports (RTV) that will provide

WIMC's clients with VeriCheck, a state-of-the-art electronic television verification system.

"VeriCheck can report the date, time, market, station, affiliation, length, ISCI code and direct response phone number in the top 75 markets, as well as the broadcast and cable networks.

"The system is good news for all our media advertisers," said Michael Kassan, COO of Western International. "With VeriCheck, our client's commercials' time of airing will be verified in a matter of hours instead of days or weeks, which will save everyone time and money."

With annual billings in excess of \$1.5 billion, WIMC is the largest full-service media management company in the country.

### Mayor's Breakfast in Palm Desert

"Current State of the City" mayor's breakfast will be held on Sept. 13 at 7:30 a.m. at the Embassy Suites.

Not only will the state of the city be discussed, but also the goals for Palm Desert for the year 2010. The speakers will be Mayor Roy Wilson, City Manager Bruce Altman and the Assistant City Manager, John Wohlmuth.

This will be an enlightening morning for everyone doing business in or with Palm Desert. The cost of the program is \$12 and that includes a buffet breakfast. Reservations are required, so call (619) 346-6111.

### Diminutive Dreamhouses Displayed

A trap door, a secret compartment, a slide, a climbing rope and a cozy place to take a nap. These might seem like unusual architectural details to some. However, these are the stuff dreams are made of. Dreamhouses that is.

Playhouses, doll houses and other whimsical structures created by local architects and contractors will be on display Sept. 14 to Oct. 7 at Palm Desert Town Center as part of the Third Annual Builderfest for

Child Care Gala and Auction.

During past auctions, many of the playhouses have been purchased for parks, child care centers, schools, libraries and other organizations as well as backyards. Proceeds will benefit the Coachella Valley Childcare Council, which promotes safe and affordable child care.

The Palms Springs Desert Museum will conduct "children's tours" of the mini-mansions and shoppers will be invited to vote for their favorites. The house receiving the most votes will receive the "Lookie Loo" award at a dinner and auction on Oct. 8 at the Hyatt Grand Champions Resort in Indian Wells.

### Madison Alley Motorsports Opens Office

Madison Alley Motorsports, a division of Madison Alley Inc., has established an office in Palm Springs as headquarters for the management and promotion of the Chrysler Grand Prix.

The Grand Prix is the annual vintage car race through the streets of Palm Springs, this year to be held Nov. 18-20.

### New Computer Service Bureau for the Coachella Valley

Valley Graphic Services has just opened up in Palm Desert to provide high resolution separations, film and prints to the Coachella Valley. George "Joby" Sullivan, the owner of the new firm, has 35 years experience in pre-press work and promises rapid turnaround and good value.

High resolution four-color scans are a specialty of the new business, which provides Macintosh-based output. Valley Graphic Services can also output most PC PostScript files. Color transparencies as well as reflective art as large as 10 x 12 inches can be scanned up to 4,000 DPI in the firm's drum scanner. To receive a price list or for more information call (619) 776-4270. ▲

## The Palm Springs Tennis Club Thriving in Its 57th Year

by Norman K. Neddermeyer

The Palm Springs Tennis Club is an historic resort that has provided relaxation and recreation for people from all over the world for the past 57 years. Nestled against the foothills of the picturesque San Jacinto mountains in the western part of Palm Springs, the Tennis Club opened officially in February 1937. The club's founder, Pearl McCallum McManus, was the daughter of Palm Springs' first pioneer of notoriety, John Guthrie McCallum, who settled in the desert in 1884.

In the early years of the Tennis Club, numerous motion picture and tennis celebrities frequented the Club—names like Errol Flynn, Don Budge, Bill Tilden, Billie Jean King, Bobby Riggs, Alice Marble and Betty Nuthall just to name a few.

The original grounds of the Tennis Club included two tennis courts, a large oval pool with spacious decking, clubhouse and restaurant, all of which still remain. Over the years Pearl McManus built a number of bungalows across the street from the Tennis Club's compound to house the many out-of-town visitors.

In 1961, Pearl McManus sold the Palm Springs Tennis Club and adjoining property including her mansion adjacent to the Club to Chicago millionaire/developer Harry Chaddick. Soon after close of escrow, Chaddick proceeded to demolish the McManus mansion and build a two-story hotel on the site to attract more tourists. In addition, he expanded the number of bungalows to a total of 56 units.

In 1980, the Palm Springs Tennis Club was purchased by Ray Watt of Watt Industries who then converted the resort and hotel into a timeshare property. By 1985, the project was a success. The total complex — hotel, bungalows, common grounds, clubhouse, and tennis facilities — subsequently have been under the ownership of the Palm Springs Tennis Club Owners Association. Now the Tennis Club remains a timeshare resort servicing visitors from all over the United States and numerous foreign countries.

The resort accepts a limited number of reservations from out-

of-town guests on a space available basis. The rates for accommodations range from \$155 per night for a studio (off-season, week-days) to \$325 per night for the largest two bedroom bungalow (during season, week-ends).

The main hotel has a lobby that is open 24 hours a day, seven days a week, year round. The hotel features 63 units — studios with kitchenettes, and one bedroom suites with full kitchens. The 56-single-story bungalows are located across the street from the hotel. A majority of the units are situated around the recreation center which has a pool, two spas, and outdoor service bar. The smallest bungalow features a master bedroom suite, living room, dining area and kitchenette. The largest bungalow, measuring 920 square feet, has a full kitchen, two bedrooms-two baths, dining area, and large living room.

Seven additional condominium style units, located adjacent to the bungalows, were built in the mid-1980s by Ray Watt. All have two bedroom-two bath floor plans with kitchen, dining area, and living room with fireplace.

The Palm Springs Tennis Club offers annual memberships to non-timeshare individuals and families that includes daily use of the 11 tennis courts, access to all facilities, pool and spa and participation in social functions such as weekly barbecues and ice cream socials. The members can enjoy the monthly gala dinners-dances. The majority of the memberships are owned by local desert residents, with a small percentage purchased by persons



British professional tennis stars visit Palm Springs Tennis Club in 1939.  
Photo courtesy of Palm Springs Historical Society



Today, this is the front entrance to Palm Springs Tennis Club's main two story hotel.  
Photo: Norman Neddermeyer

living outside of the area.

Food and beverage facilities at the Club include the Tie-Breaker courtside restaurant and bar, and Champs-at-the-Melbourne Room, a combination sports lounge, coffee house and piano bar. The Wimbledon Room and an outside elevated terrace of the original Club are utilized by "Parties at the Club," a company that hosts large group events such as corporate banquets, holiday parties, fund raisers and wedding receptions.

### Tennis, Tennis Tennis

The head tennis professional is Glenn Erickson who ranked number three as a junior player in the United States in 1978 and played on the men's ATP professional tour earning rankings in both singles and doubles. For a period of time, he was a practice partner of Andre Agassi and Michael Chang. Glenn and his wife, Janie, are owner/operators of

Hannah's Tennis Shop at the Club.

An interesting note: for the past five years, the Tennis Club has hosted the U.S.T.A. National 3.5 and 4.5 League Championship Finals with regional winners attending from all 50 states and Puerto Rico. This fall the U.S.T.A. finalists return on Sept. 29 through Oct. 2, and Oct. 13 through Oct. 16.

James Walker, general manager of the Palm Springs Tennis Club, stresses the importance of good customer service to his staff as a major directive to insure the comfort and enjoyment of visitors and members. He is known to personally encourage guests to attend social events to meet new people and gain new friendships.

For accommodation reservations at the Club's hotel or bungalows, call (619) 325-1441. Information regarding Tennis Club memberships can be obtained by calling (619) 325-4049. ▲

Credits: Many thanks to Sally McManus, director of the Palm Springs Historical Society, for obtaining and reproducing the 1939 photo of the Tennis Club which was extracted from the Society's files specifically for this article. Sally also provided valuable information regarding Club history and the founder's background (Pearl McCallum McManus). Special thanks are also given to Frank M. Bogert who served as one of the Tennis Club's early managers and handled Pearl McManus's business affairs for a period of time. Mr. Bogert, often dubbed the "Cowboy Mayor" of Palm Springs, served two terms in that capacity (1958-1967) and (1982-1988). Frank provided first-hand information from his personal experiences that enhanced the research required for this article.



## Report Predicts Impact From Air-Quality Regulations

An economic report has predicted that the Environmental Protection Agency's Federal Implementation Plan - a stringent air quality proposal - would deprive the region of hundreds of thousands of jobs and billions of dollars.

The report, done by The Los Angeles Area Chamber of Commerce, said that 115,000 jobs would be lost by 2010 in the four-county South Coast Air Basin (Los Angeles, Orange, Riverside, and

San Bernardino counties). This would be approximately equivalent to the number of aerospace jobs lost in the region during the past five years.

The annual direct cost of Federal Implementation Plan (FIP) regulations alone would average about \$3 billion a year, according to the study. As additional programs are phased in, the annual costs would climb to about \$5.25 billion by 2010. Further impacts include a \$6.5 billion loss to the

**Under the Clean Air Act, the U.S. Environmental Protection Agency faces a February deadline to approve its plan.**

area's gross regional product and an \$8.5 billion reduction to the region's personal income by 2010.

To make up lost revenue by increasing sales tax in the four county region, the tax rate would jump from the current average of 8 cents per dollar (8.25 cents in Los Angeles County and 7.75 cents in the other three counties) to 11 cents on the dollar by 2010.

The study, prepared for the Chamber by First Interstate Bancorp Senior Vice President and Chief Economist Lynn Reaser, analyzed the impact of the FIP using a computerized econometric model. This method produced an assessment of the total costs, benefits and dynamic feedback effects of the EPA's proposals.

"The Chamber's economic impact study is another important step in our effort to engage the U.S. EPA in meaningful dialogue on the FIP," Chamber President Ray Remy said. "We have been the leaders in developing a consensus among various industry sectors and will continue to make our case known to both administrative and political leaders in the months ahead."

Under the Clean Air Act, the U.S. Environmental Protection Agency faces a February deadline to approve its plan. The South Coast Air Quality Management District (SCAQMD) faces a November deadline for its 1994 Air Quality Management Plan (AQMP).

The EPA has been unable to develop specific cost numbers on some of the more important FIP rules - specifically those involving the harbors, airports and new required technologies. Without more precise data on costs of various FIP rules and their effects, going forward with the entire program at this point would carry major risks for the four-county region in Southern California.

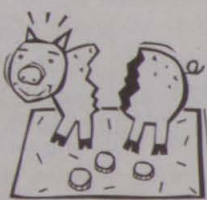
"After a long and deep recession, Southern California is now struggling to get back on its feet. Care should be taken to prevent major new regulatory initiatives from disrupting the prospects for international trade, the region's transportation network and more jobs and investment," First Interstate's Reaser said. ▲

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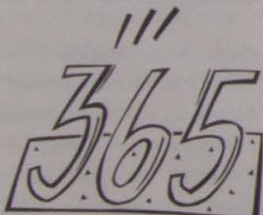
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## Inland Empire Business Chronicle

## At Deadline

Continued From Page 3

Ameriflex, which has annual sales of around \$6 million, supplies high-tech plumbing equipment to the chip industry. They believe they will be expanding within a couple years, creating new jobs.

### Mission Inn to House Southwest Airlines Crews

Southwest Airlines has signed a two-year contract to house its flight crews that service the Ontario International Airport at the Mission Inn in Riverside. The Mission Inn will house 60 flight crew members a day.

"We decided to move our crew from Ontario airport properties that we had been using for more than two years because the Mission Inn was able to give us such an attractive rate," said Paul Sterbenz, vice president of flight operations for Southwest. "Being able to overnight all of our crew members at one location will simplify logistics for us."

### MEGA Center Opens Western Regional Office

Last month, the Cordoba Corporation opened the western regional Minority Enterprise Growth Assistance (MEGA) Center in Los Angeles.

The MEGA Center, which is funded in large part by the U.S. Department of Commerce Minority Business Development Agency, will provide the region's minority businesses with a major boost from the federal government to help them better compete in the global marketplace.

The MEGA Center's goal is to provide clients with the knowledge and skills to compete in today's business market. The center offers state-of-the-art management and technical assistance, utilizing advance technology, to ensure that

minority-owned businesses will have the necessary private and public sector resources available to enable them to obtain debt and equity financing, and contract procurement.

### Airport Names Interim Manager

The San Bernardino International Airport has a new interim manager, Jim Monger.

Monger, 59, is also the director of the San Bernardino County Department of Airports. He will temporarily fill the void created by the resignation of Trevor Van Horn, who resigned to start a civilian airport at the former Norton Air Force Base.

### Children's Network Conference Coming

The eighth annual Children's Network Conference will take place on Friday, Sept. 16 at Cal State San Bernardino.

The conference is titled, "Caring Hands: Creating a Safe Environment for Our Children." It will feature workshops and speakers who will focus on the prevention of violence and unintentional injury to the area's children. The keynote speaker is the Honorable Patrick Morris, supervising criminal law judge, San Bernardino County Superior Court.

In 1992, 1.55 million violent crimes were committed against 12 to 17-year-olds, up 23 percent over the previous year.

### Steel Executive Wins Environmental Award

Dennis R. Poulsen, who heads California Steel Industries' environmental division, was named Environmental Professional of the Year by the Association of Energy Engineers.

This is the second time in three years AEE has

honored CSI. Over 100 executives vie for the 14 annual AEE awards.

### Ground Breaking for Spotlight 29 Casino

The 29 Palms Band of Mission Indians and the Elsinore Corporation broke ground on the \$10 million card casino and bingo hall on the Band's land.

The land is located at the intersection of Interstate 10 and Highway 86 in Coachella. The Band and the Elsinore team have been working since 1993 to develop the project. Final approvals from the National Indian Gaming Commission were granted on July 29, 1994.

The Elsinore Corporation is the parent company of the Four Queens Hotel and Casino in Las Vegas. The economic benefit derived from the project will help provide housing, education and financial security for the future generations of the Band.

### Possible Omnitrans Strike Looms

Omnitrans mechanics and drivers, who have been without a contract since July 1993, are not ruling out a possible strike if contact negotiations break down this month.

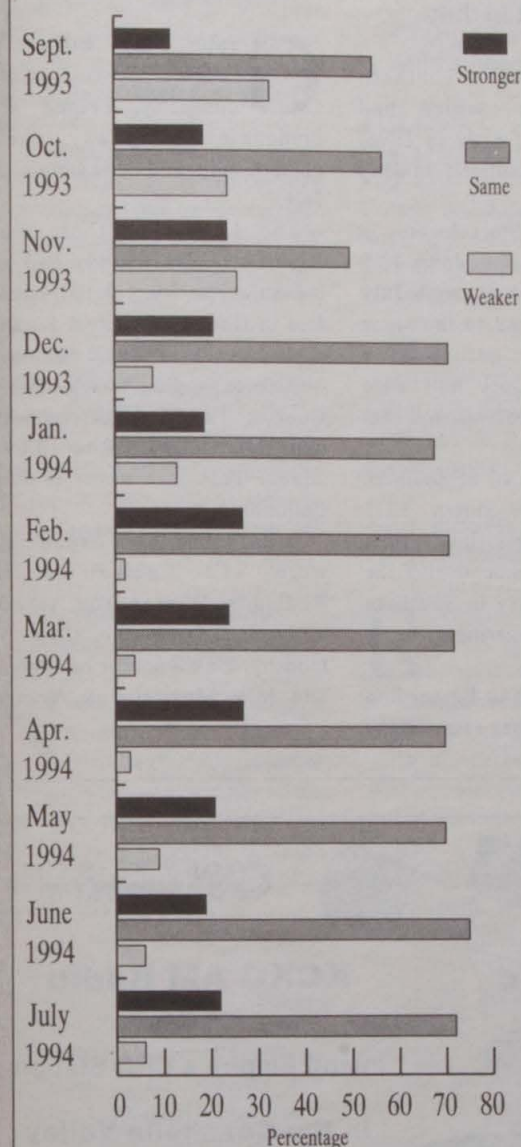
While it is likely the worker's union and Omnitrans will reach an agreement, the union would not comment on a strike if an agreement cannot be reached quickly.

The union is not only asking for a pay raise, 12 percent over three years, but also some leniency in what they feel are excessively strict company policies.

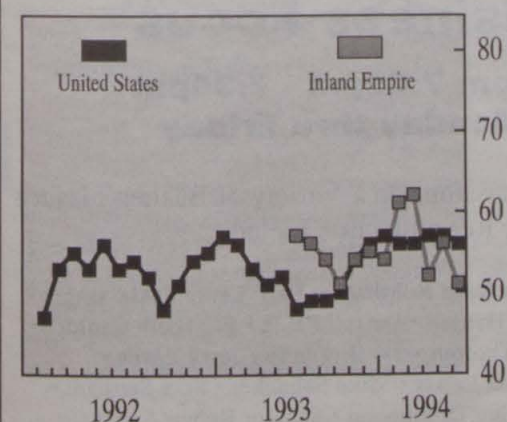
Omnitrans officials say there is not enough money for that size raise. The union voted down two previous Omnitrans proposals, one of which was a two percent raise over four years with an increase in benefits. ▲

### State of the Local Economy

Percent of Purchasing Managers



### Purchasing Managers' Index



Please see page 14 for story.

Source: Institute of Applied Research, CSUSB



## Inland Empire Business Chronicle

### Real Estate Focus

#### New Home Starts

The number of new single-family homes being built in Riverside County in June of this year was the highest it had been since 1991, according to figures compiled by the Construction Industry Research Board (CIRB).

The number of new single-family homes constructed in Riverside in the first half of 1994 is 13 percent ahead of the numbers from the same period last year. However, the report also shows that commercial and industrial building is down in the county over the first half of the year.

In San Bernardino County, this trend is reversed, where both commercial and industrial building far exceed last year's totals. More than \$185 million in non-residential building was done in the first half of 1994, as compared to \$126 million a year ago.

However, residential building is down in San Bernardino. The June totals in single-family homes were the lowest in six years.

#### Increase in California Home Sales Projected

For the first time since 1989, sales of new and existing homes in California are projected to increase in 1994. According to TRW REDI Property Data, a real estate information company, the increase should be about 7.5 percent over last year.

In Riverside and San Bernardino, the numbers are even better. The report projects a 12.1 percent increase in sales across the two counties, although only 0.9 percent of that will come from new homes.

TRW REDI's projections are based on the assumption that the rate of home sales recovery the state has experienced so far this year will continue for the remainder of 1994 and that the

recent rise in interest rates is not going to have a significant negative impact on the market.

#### Foreclosures Plummet in July

Foreclosures in Southern California, which had leveled off early in 1994, were down substantially in May through July.

The number of foreclosures in Riverside County was down 12.5 percent from May through July 1994, as compared to the same period a year before. San Bernardino County had 14.4 percent few foreclosures over that same period.

Foreclosures in all of Southern California were down 17.2 percent during this time frame. These numbers indicate that the real estate industry in Southern California is recovering from its slump.

Riverside and San Bernardino counties foreclosure rates in the

first half of the year were comparable to 1990-91 figures.

#### Grubb & Ellis Help Businesses Expand

Grubb & Ellis, a commercial real estate company, helped six companies expand their operations in the Inland Empire in July.

The largest of these was Kraftmaid Cabinetry, who took an industrial lease on 111,108 square feet in Ontario. The cost for the expansion was over \$1.3 million.

Also expanding was Mother's Cookies. The Riverside company expanded from 8,000 to 10,691 square feet at a plant in San Bernardino.

Other companies expanding were TCI Cablevision in Redlands, Wieser Iron, which expanded from the City of Industry, Plak Smacker of Corona and MW Mosquito & Vector Center. ▲

## Inland Empire Business Chronicle

### People, Places, & Events

#### Kuebler, Thomas & Co. Expand in Hemet

One of the area's oldest accounting firms, Kuebler, Thomas & Co., has just opened a full-time office in Hemet. Jamie R. Ayala, CPA, has been named the managing partner for this office.

Kuebler, Thomas & Co., known by its clients as KT, provides accounting and income tax services for local businesses. Currently KT has offices in Temecula and Perris.

"Our decision to open the Hemet office results from our optimism for the future of Hemet and San Jacinto," Ayala said. "We see great potential here."

KT has roots in the area dating back to 1958. While some of the company's clients are national or international, most of them are local.

#### Mortgage Company Expands Into Victorville

North American Mortgage Company, the nation's fifth-largest originator of home loans last year, announced the opening of an office in Victorville. The facility will service the high desert area, including Victorville, Barstow, and Adelanto.

"The high desert area is a strategic location to North American Mortgage Company," said Abby Hedengran, the vice president in charge of Southern California. "The stability and strength of the employment base, significant population growth and an active real estate market are keys to our presence here."

Brad Botts, a 16-year veteran of the mortgage industry, will be in charge of the new Victorville office.

#### Promotions at CVB

There have been a number of promotions at Chino Valley Bank in the last month.

David Didier was appointed as vice president, manager at the bank's South El Monte office. Didier has over 21 years of banking experience.

Gloria Forget was named the vice president, banking officer, at the San Bernardino office. Forget, who is active with the San Bernardino Chamber of Commerce, brings 29 years of experience in

banking to CVB.

Finally, Sunny Naidu of the Ontario office has been appointed to the position of assistant service manager.

#### Orange National Bank Announces Promotion

Steven G. Arriaga has been promoted to vice president, SBA development officer at Orange National Bank. Arriaga came on board with Orange National in June of 1993 to head up the bank's SBA business development activities in the Inland Empire.

Orange National Bank was recently named a "Preferred Lender" by the U.S. Small Business Administration.

#### Riverside Resident Named VP at Birtcher Construction

Riverside resident M.W. (Bill) Morgan has been named vice president, commercial construction division, of Birtcher Construction Limited.

In his three years with the company, Morgan has served as the project manager for the recently-completed \$14.6-million, 6,000-seat Lake Elsinore Stadium and Amphitheater in Lake Elsinore. He has also worked on projects in the City of Industry and Riverside.

As vice president, Morgan will manage the Laguna Niguel-based company's commercial construction division and oversee all shell and core commercial improvement projects.

#### Water District General Manager Retires

The Eastern Municipal Water District's general manager for the past five years, J. Andrew Schlange, has announced plans to retire effective Sept. 30.

The EMWD is the major water resource provider to a 555-square-mile service area that has one of the fastest growing populations in California. Schlange managed a staff of 500 employees and the organization's operating budget is \$84 million.

Schlange feels he has accomplished the major goals set by the board when he joined the EMWD in 1989.

"My commitment was for five

years, which was the amount of time I felt necessary to get the district well established on a number of projects," Schlange said. "I'm pleased to note that most of those projects are now well developed."

Deputy General Manager John Brudin will head the executive staff until the EMWD board of directors selects a new general manager.

#### New Faces at Inter Valley Health

There are several new faces and promotions at Inter Valley Health this month. Inter Valley is a non-profit HMO that serves the San Gabriel Valley, San Bernardino and Riverside Counties, Eastern Los Angeles and North Orange County.

Pomona resident Ray Dohm has been promoted to director of finance for the company. He had served as Inter Valley's controller since 1986. He is also the vice-chairman of the Pomona Valley Federal Credit Union.

The new director of mem-

bership for the company is Norma Newell. She has been with the company since 1990 and will now be responsible for the administrative functions that allow an employer group or individual to join the commercial or service to seniors plans, and resolve any grievances.

Beverly Bailey is the new director of human resources. Bailey has over 20 years of human resource experience and now manages a full-service HR function for a workforce of approximately 200 employees.

#### Export Licensing Workshop

The United States Department of Trade and Commerce will be holding a workshop covering export licensing on Sept. 22.

The event, put on by the Bureau of Export Administration's Western Regional Office, will be at the Center for International Trade Development in Riverside. For more information or to reserve a space, call (909) 682-2923. ▲

## Inland Empire Profile



Name: Meredyth R. Watkins

Occupation: Executive Vice President - Montclair Chamber of Commerce.

Short Biography: A Los Angeles native, she graduated from Hollywood High, attended Cal State L.A., graduated from the Institute for Organizational Management at Stanford (a six-year course).

Family: Married for 34 years to Jim Watkins, and has two sons and two grandchildren.

Personal accomplishments: Designed a nationally recognized crime prevention program that was selected as one of President Reagan's "Private Sector Initiatives."

Lives in: San Dimas.

Best aspects of the Inland Empire: There's room for growth, new ideas and enthusiasm.

Greatest Concern: Economy, in regards to the effect on business.

Last book read: "The Chamber" by John Grisham.

Last movie seen: "The Client."

Affiliations: California Chamber of Commerce Executives. ▲

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DISPLAY RATES: \$70/inch; 1" min. LINE RATES: \$11.65/line; 6 lines min. Avg. 30 characters/line. Frequency discounts available for BOTH display & line. CONFIDENTIAL BOX CHARGE: \$25/insertion. Box # will be assigned by the publisher. Fill out form below in full. Use additional sheet of paper for ad copy. Type or write clearly. All ads must be prepaid - no exceptions. Send check, M.O., Visa, M/C, AmEx. Deadlines: 20th of the preceding month for the following month.

Category: \_\_\_\_\_

Ad Copy: \_\_\_\_\_

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## Classifieds

## Corporate Video

Commercials • Training  
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THE COST-EFFECTIVE EDGE  
FOR TODAY'S LEAN TIMESCall (909) 391-1015  
Ask for Art Kemp

SERIOUS INCOME AND  
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23508 Lake Drive • Box 22 • Crestline, CA 92325

Ad Deadline for  
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is Sept. 20th!  
For information on  
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Roger Harvey at:  
(909) 391-1015  
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## Coming Soon

## 1995 Book of Lists

Reserve your advertising  
space NOW!

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## UPLAND CHAMBER OF COMMERCE

Third Annual

Frank Abbott Memorial  
Golf Tournament Best Ball Scramble

Join us for the Inland Empire's most unique and fun golf tournament!!!

Mark your calendars now for

Wednesday Sept. 21, 1994, at the Upland Hills Country Club

Call the Upland Chamber of Commerce for information

on how to get on the list for this "One of A Kind" Tournament!

(909) 931-4108

## Inland Empire Business Chronicle

## Chamber of Commerce

## H a p p e n i n g s



Antique Airplane &amp; Classic Car Show

Corona Chamber  
of Commerce  
Sept. 24-25, 1994

Adults \$5.00 • 12 yrs. & under free  
Family Carnival & Rides  
Business, Craft And Food Booths Available • (909) 737-3350

## The Greater Riverside Chambers of Commerce

9th Annual Golf Tournament

September 19, 1994 @ Jurupa Hills Country Club

\$95 per Player • Open to non-members

Sponsored by:

Parkview Community Hospital

For more information call the  
Riverside Chamber of Commerce at  
(909) 683-7100



## LOMA LINDA CHAMBER OF COMMERCE

Proudly Presents

## The 1994 Annual Community Parade and Fair

Sunday, October 16, 1994

Sponsorship and affordable advertising  
opportunities available!

For entry applications and information, contact the chamber office,  
25541 Barton Rd., Loma Linda, or call (909) 799-2828.  
You won't want to miss it!

## Montclair Chamber of Commerce

## 2nd ANNUAL CASINO NIGHT

Saturday, October 22, 1994 7-12 p.m.

Montclair Community Center  
5111 Benito Street

\$40 donation for couples, \$25 donation for individuals  
No Purchase Necessary

CRAP TABLES • BLACK JACK • ROULETTE  
Door prizes, food, no-host bar, and entertainment by  
RHYTHM CREW DJ's  
Call 624-4569 for tickets

## All the Chambers of the Cities in Coachella Valley

present

## THE THIRD ANNUAL VALLEY WIDE MIXER

October 13, 1994

5:30 p.m.

Del Webb Sun City, Bermuda Dunes

\$10 admission includes 2 tickets to drawing

Call Chamber (619) 346-6111



## Moreno Valley Chamber of Commerce

"Good Business Builds a Better Community"



## MORENO VALLEY EXPO

A BUSINESS &amp; COMMUNITY EVENT

SEPT. 17, 1994 • 10:00A.M. - 5:00 P.M.

At Canyon Springs Plaza Shopping Center  
north of the freeway 60 at Day Street

A great opportunity to promote your business!

Call the Moreno Valley Chamber of Commerce office today for information  
about booth space, price and availability  
(909) 697-4404

## Redlands Chamber of Commerce

Invites you to step back in time  
Visit Historic Redlands

Stop by the Chamber Office and pick up a

## Historic Driving Tour

\$13.00

an Audio Tour by Dr. Larry Burgess

The chamber office is located at

1 East Redlands Blvd.

the corner of Redlands Blvd. &amp; Orange St.

(909) 793-2546



## WISE ABOUT MAIL

Five years ago our eagle was  
born into a slow but simple postal  
system. He learned ways to speed  
up mail, and to cut through postal  
regulations to make an effective  
mailing.

Many postal changes later, our  
eagle is still growing in wisdom.  
Often times, smarter than the Post  
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ing from 5,000 to 5 million pieces,  
we can serve you.

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save you the most money possible.

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self-mailers, catalogs, or any other  
type of mail. Our customers benefit  
from experience we have obtained  
from working with the Post Office.

Let our wisdom help you work  
smarter not harder.



## Inland Empire Business Chronicle

### Bankruptcies

**Darryl G. Evans, Laura B. Evans, fdba Lake TV and Appliance Inc.,** 7558 Peach Ave., Hesperia; debts: \$727,826, assets: \$676,100; Chapter 7.

**Richard B. Haas, Temecula Valley Podiatry Group,** 30595 Seahorse Circle, Canyon Lake; debts: \$512,696, assets: \$515,591; Chapter 7.

**Richard B. Herman, dba R. B. Herman & Sons Roofing,** 40501/2 Brotherton St., Corona; debts: \$365,000, assets: \$400; Chapter 7.

**Beder Khan, aka Rocky Khan, Rocky's New York Style Pizzeria, Rocky's Pizza, VIP Marketing,** 8976 Foothill Blvd., #216, Rancho Cucamonga; debts: \$331,439, assets: \$41,100; Chapter 7.

**Elmo Larkins, Betty W. Larkins, fdba BES Financial,** 2931 Wilderness Circle, Corona; debts: \$570,917, assets: \$486,550; Chapter 7.

**John Anthony Mitchell, Susan Viall Mitchell, dba English Garden Collection,** 45895 Piute St., Temecula; debts: \$308,689, assets: \$192,748; Chapter 7.

**Eduardo A. Morel, Lee Ann N. Morel, fdba American Direct Mail, American Print & Mail, Friendly Foto & Copy Center,** 40300 Atmore Court, Temecula; debts: \$284,387, assets: \$233,200; Chapter 7.

**Emil Adam Nowak Jr., aka Emil A. Nowak, Debra Marie Nowak, aka Debbie M. Nowak, Debras Marie Roberts, aw Evergreen Pallet Co., Inc., Discount Feed & Track, Inc., faw Adobe Springs Property, Inc., fdba Emil A. Nowak, dba Abraxas Arabians,** 39845 Breneda Road, Temecula; debts: \$1,153,706, assets: \$2,849,627; Chapter 7.

**Paul T. Panico Sr., Patricia A. Panico, Diversified Office Services,** 73967 Line Canyon Lane, Palm Desert; debts: \$1,471,011, assets: \$209,315; Chapter 7.

**Lorna B. Peter, fdba Sweets Oasis,** 6637 Brissac Place, Alta Loma; debts: \$390,229, assets: \$144,640; Chapter 7.

**Kenneth Ray Stafford, faw Timberline Distribution, Inc., a California Corporation, aw California Restaurants, Inc., a California Corporation, dba Whiskey Creek, Timbercreek, faw Gourmet Wine and Gift Shop, a California Partnership,** 12811 Vivienda Ave., Grand Terrace; debts: \$427,767, assets: \$167,190; Chapter 7.

**Roger Orvel Carter, aka Roger O. Carter, Paula Louise Carter, aka Paula L. Carter, dba Chambers Heating and Air Conditioning,** 1341 Warren Vista, Yucca Valley; debts: \$300,567, assets: \$94,632; Chapter 7.

**Arthur Cervantes, Cynthia Cervantes, fdba Canyon Crest Printing and Screen Printing,** 4211 Merrill Ave., Riverside; debts: \$507,258, assets: \$414,550; Chapter 11.

**Richard Chang, aka Dick C. Chang, dba Taekwondo Academy,** 2336 Bayberry Way, Hemet; debts: \$248,127, assets: \$122,680; Chapter 7.

**Cleanserv Industries, Inc.,** 3403 10th St., Suite 810, Riverside; debts: \$974,603, assets: \$0; Chapter 7.

**Gene Alton Gentis, Rebecca Mason Gentis, dba Safeguard Business Systems, dba Gene Gentis & Associates,** 860 West 20th St., Upland; debts: \$367,847, assets: \$246,144; Chapter 7.

**David Wayne Geyer, Kritina Kay Geyer, fdba Dave Geyer Construction, faw Edge Productions, Inc.,** 22223 Flathead, Apple Valley; debts: \$219,845, assets: \$130,500; Chapter 7.

**Laszio Horvath, Jolan Horvath, fdba Winsor Liquor,** 9258 11th Ave., Hesperia; debts: \$276,549, assets: \$89,400; Chapter 7.

**Joel Lebron, dba Joel's Automotive Repair,** 1525 Resort St., Upland; debts: \$315,876, assets: \$280,950; Chapter 13.

**Cal Vincent Modugno, Patricia Marie Modugno, fdba Desert Marketing,** 2330 N. San Antonio Road, Palm Springs; debts: \$121,704, assets: \$458,632; Chapter 13.

**Robert G. Roberts, Diana L. Roberts, dba Bob's Auto Body,** 14615 Woodroad, Riverside; debts: \$280,554, assets: \$228,600; Chapter 13.

**Yung Chan Shin, aka Young Shin, Young Chun Shin, Mee Hwah Shin, fdba First Market, Do Re Mi Market, Pyung Hwa Market,** 9046 Lantana Drive, Corona; debts: \$606,814, assets: \$1,650; Chapter 7.

**George C. Smith, Myong O. Smith, fdba Teriyaki House,** 7627 Everest Place, Rancho Cucamonga; debts: \$261,945, assets: \$208,125; Chapter 7.

**Chester Smelser, dba Chet's Appliances,** 55985 29 Palms Highway, Yucca Valley; debts: \$223,797, assets: \$154,080; Chapter 7.

**Charlene M. Wetherall, The Corner Club, The Corner Club Racquet & Fitness, Inc.,** 12740 Golf Course Drive, Victorville; debts: \$515,170, assets: \$247,500; Chapter 7.

**Gary E. Young, Carol L. Young, fdba State Wide Installers (a Sole Proprietorship), faw State Wide Installers (a Partnership),** 39478 Cherry Valley Blvd., Cherry Valley; debts: \$235,262, assets: \$191,595; Chapter 7.

**Karl Joseph Bragg, Lisa Ann Bragg, fdba B & B Associates, aka Lisa Ann Lechuga,** 8990 19th St. No. 440, Alta Loma; debts: \$443,797, assets: \$87,900; Chapter 7.

**Ronald W. Dobbs, Vicki L. Dobbs, fdba AABBA Landscape,** 25551 Day Lily Drive, Murrieta; debts: \$333,513, assets: \$248,800; Chapter 7.

**Lee Roy Dotson, Marilyn Dotson, aka Lee R. Dotson, aka Lee Dotson, dba IMK Construction,** 14902 Bluegrass, Helendale; debts: \$807,279, assets: \$531,700; Chapter 7.

**Steven Mark Kenyon, Linda Cecile Kenyon, aka Kenyon Sales and Marketing,** 27401 Bernina, Lake Arrowhead; debts: \$286,328, assets: \$158,563; Chapter 7.

## Inland Empire Business Chronicle

### New Business Listings

**J & J Equipment Co.** 4210 Patterson Ave., Perris, CA 92572 1/31/1994 Joseph Flanagan

**J B's Medical Billing** 22080 Cajalco Road, Perris, CA 92570 2/04/1994 Janet Burch

**Lake Perris Escrow** 85 E. Ramona Expressway, Perris, CA 92571 2/04/1994 Apollo Business Systems I

**Lazy 'S' Ranch** 22586 Aloha Road, Perris, CA 92570 2/04/1994 Patricia Szlag

**Leduc Remodeling** 1890 Driftwood Court, Perris, CA 92571 2/04/1994 Michael Leduc

**Men's Town** 440 E. 4th St., #A2, Perris, CA 92570 2/18/1994 Youl Chung

**Mexicali Auto Repair** 425 W. Rider St., #C2, Perris, CA 92571 2/04/1994 Ponciano Romero

**Mobile 1 Signs** 1554 Metz Road, Perris, CA 92570 2/10/1994 Louis Montoya

**National Automotive** 28290 Trellis Lane, Perris, CA 92570 2/03/1994 Moises Pabon

**Nayarit Restaurant** 116 S. 'D' St., Perris, CA 92570 2/18/1994 Juan Palos

**Norbie Awning-Upholstery** 631 W. 4th St., Perris, CA 92570 1/31/1994 Marie de La Cruz

**Old Chicago Pizza** 165 E. Ramona Expwy, Perris, CA 92567 2/07/1994 Humberto Vega

**R S V P Services** 318 Daystar Drive, Perris, CA 92571 2/18/1994 Steven Brassie

**Succession Enterprises** 1850 Teak St., Box 315, Perris, CA 92572 2/04/1994 Charles Scheetz

**Synergems Enterprises** 370 Diana St., Perris, CA 92570 2/14/1994 Diana Atwood

**Tina Mc Minn Water Truck Rental** 18906 Avenue 'B', Perris, CA 92570 2/03/1994 Tina Mc Minn

**Wayne Bixler** 1693 Emerald Way, Perris, CA 92571 2/07/1994 Wayne Bixler

**Wooters Construction** 80 E. Dawes, #10, Perris, CA 92571 2/10/1994 Daniel Wooters

**Word Computers** 520 Valencia, Perris, CA 92571 2/10/1994 Linda Hughes

**Double Take Disc** 2580 Olivera Rd., Phelan, CA 92371 2/21/1994 Patsy Giddens

**Gary Green Guns** 6364 Smoketree Rd., Phelan, CA 92371 2/07/1994 Gary Green

**Laundry Corral** 3936 Phelan Rd., #A6, Phelan, CA 92329 2/16/1994 Herbert Anderson

**Metrop Freight Systems** 9550 Riggins Rd., Phelan, CA 92329 2/31/1994 Michael Casparian

**Robert Cunningham** 6749 Paramount, Phelan, CA 92329 2/07/1994 Robert Cunningham

**Western States Wrestling Alliance** 13780 Desert View, Pinon Hills, CA 2/21/1994 Bob Bradley

**Other Guys** 5670 Lariat Trail, Pioneertown, CA 92268 2/07/1994 Bruce Milne

**A T M Parts and Accessories** 4421 Mission Blvd., Pomona, CA 91766 2/15/1994 Dorrene Barton

**Advanced Micro Repair** 4078 Mission Blvd., Pomona, CA 91766 1/31/1994 Jorge Martinez

**A & A Auto Services** 10177 Dorset, Rancho Cucamonga, CA 92335 2/21/1994 Ed Bchihacouk

**All Tune & Lube** 8870 Archibald Ave., Rancho Cucamonga, CA 91730 2/21/1994 Glen Myers Tune & Lube Inc.

**Alta Loma Escrow** 7365 Carnelian Ave., #226, Rancho Cucamonga, CA 91730 2/14/1994 Manuel Pilonieta

**Ban Basts Gallery Collectibles** 7201 Archibald Ave., Rancho Cucamonga, CA 91730 2/07/1994 Arthur Bast

**California Wash & Wax** 7462 Villa Crest Place, Rancho Cucamonga, CA 91730 2/10/1994 Michael Hakopian

**Comchex** 10970 Arrow Route, #201, Rancho Cucamonga, CA 91730 2/10/1994 Morgan & Franz Insurance

**D C Engineering** 7721 Kinlock Ave., Rancho Cucamonga, CA 91730 2/15/1994 Chris Ezell

**D G L Insurance Group** 7201 Haven Avenue, #357, Rancho Cucamonga, CA 91701 2/02/1994 Lu Wanna Wallace-Simmons

**Drive Train Specialist** 13063 Whittram, Rancho Cucamonga, CA 91739 2/07/1994 Leslie Lawler

**E S P Fashion** 10006 Sixth St., #G, Rancho Cucamonga, CA 91730 2/10/1994 Seongdong Kim

**Eruo Tech Sport Inc.** 7710 Montana Ave., Rancho Cucamonga, CA 91730 2/21/1994 Euro-Tech Sport Inc.

**Hanna Knight Productions** 8481 Spring Desert Place, #F, Rancho Cucamonga, CA 91730 2/16/1994 Robin Hanna

**High Caliber Construction** 8553 San Clemente St., Rancho Cucamonga, CA 91730 2/07/1994 Dennis Copenhaver

**Hugal Export & Travel** 9567 Arrow Route, #K1, Rancho Cucamonga, CA 91730 2/21/1994 Jorge Hurtado

**Inland Empire Realty** 10551 Oakdale Ave., Rancho Cucamonga, CA 91730 2/14/1994 Hector Martinez

**Isamaks Show Repair** 6652 Garnelian Ave., #B, Rancho Cucamonga, CA 91701 2/21/1994 Saak Gevorkian

**Libbey-Owens Ford** 9843 6th St., #103, Rancho Cucamonga, CA 91729 2/14/1994 Libbey-Owens Ford

**Loaders** 8775 Lurline, Rancho Cucamonga, CA 91701 2/17/1994 Richard Hill

**Mark Alan Schreiman** 8462 Sunset Rail Pl., #A, Rancho Cucamonga, CA 91730 2/21/1994 Mark Schreiman

**Medi-Trans Professionals** 10808 Stamfield Drive, Rancho Cucamonga, CA, 91730 2/01/1994 Roberta Sulin

**New World Medical Inc.** 10574 Acadia St., #D1, Rancho Cucamonga, CA 91730 2/07/1994 New World Medical

**Phoebes Gift Emporium** 6371 Haven Ave., #1, Rancho Cucamonga, CA 91730 2/14/1994 Phoebes Gift Emporium

**Phoenix Int'l Representations** 9726 Foothill Blvd., Rancho Cucamonga, CA 91730 2/04/1994 Luis Zuniga

**Quick Fab** 9657 Meadow St., Rancho Cucamonga, CA 91730 2/16/1994 Charles Woodard

**Rancho Cucamonga Schwinn Cyclery** 9795 Baseline Road, Rancho Cucamonga, CA 91730 1/31/1994 Gerald Hanna

**Rancho Transmission & Automotive** 9450 7th St., #O, Rancho Cucamonga, CA 91730 2/07/1994 Michael Wemdle

**Recovery Plus** 8137 Malachite, #A, Rancho Cucamonga, CA 91730 2/15/1994 Dennis Levesque

**Rochelle** 8687 Utica Ave., Rancho Cucamonga, CA 91730 2/08/1994 Hilliana Inc.

**Route 66 Cafe** 9134 Foothill Blvd., Rancho Cucamonga, CA 91730 2/16/1994 Arcadio Ybanez

**Statice Creations** 6742 Etiwanda Ave., Rancho Cucamonga, CA 91739 2/14/1994 Cheryl Cooper

**Steps 4 Success** 7361 Glenview Place, Rancho Cucamonga, CA 91730 1/31/1994 Judith Steppins

**Superior Metal Truss & Joist Inc.** 8978 Haven Ave., Rancho Cucamonga, CA 91730 2/14/1994 Superior Metal Truss & Joist Inc.

**Swanns Woodwork & Crafts** 9319 Foothill Blvd., #D, Rancho Cucamonga, CA 91730 2/07/1994 Brenda Swan

**Team-Work Out II** 6331 Haven Ave., #7, Rancho Cucamonga, CA 91737 1/26/1994 Robert Choquette

**Tommy Austin Florist** 10730 Foothill Bl vd., #120, Rancho Cucamonga, CA 91730 2/07/1994 Joyce Patmore

**Traugne Italian Market** 10431 Lemon Ave., #N, Rancho Cucamonga, CA 91701 2/21/1994 Anthony Pomponio

**Wholesale Car & Truck Co.** 7348 Glenview Pl., Rancho Cucamonga, CA 91730 2/21/1994 Ed Bchihalouk

**English and Spanish Language Institute** 7258 Mesada Ave., Rancho Cucamonga, CA 91701 2/09/1994 Juan Rodriguez, PhD.

**R T S Eletronix** 8751 Sierra Madre, Rancho Cucamonga, CA 91730 2/07/1994 Annette Sanchez

**A Uniform Image** 42-442 Bob Hope Drive, Rancho Mirage, CA 92270 2/07/1994 Rich Thompson

### New Building Permits \$500,000 or Larger

**NEW COMM'L \$1,300,351 36** 14 MINI-STORAGE BLDGS  
Owner: West Self Storage, 3243 Arlington Ave. #30, Riverside, CA 92506 (909) 787-9717. Project: 36696 Florida Ave.

**NEW \$905,660 52** 7 SFR'S @ \$132.5M & \$121.5M  
Owner: Van Daele Dev. Co., 2900 Adams St., #C, Riverside (909) 354-2121. Project: 22670-22718 Sunnybrook Dr.

**NEW \$108,711 74** SFR: LIC# 50824  
Owner: Western Heritage Homes, 6566 Caliente Road, Oak Hills, CA 92371 (619) 949-2991. Contractor: Mike Schexnyder, 6566 Caliente Ave., 112 Ste C, Oak Hills, CA 92371. Project: 6783 Oak Hill Rd.

**NEW \$117,015 75** SFR: APPL: WESTERN HERITAGE HOMES, (619) 949-2991: LIC# 508224  
Owner: Steven & Sandra Navarro, 8470 Sahara Rd., Phela, CA 92371. Contractor: Mike Schexnyder, 6566 Caliente Ave., 112 Ste C, Oak Hills, CA 92371. Project: 8470 Sahara Rd.

**NEW \$1,213,417 60** 9 APT BLDGS (32 UNITS) W/CARPORTS, TRASH ENCLOSURES  
Owner: Coachella Valley Housing, 45701 Monroe St., G, Indio, CA 92201 (619) 347-3157. Project: 65100 Date Palm St.

Source: One Step Ahead

phone: (800) 429-2220 or (714) 725-0711

Fax: (714) 642-7610



## Inland Empire Business Chronicle

## New Business Listings

**La Meije Fracture** 71672 San Geronio, Rancho Mirage, CA 92270 2/14/1994 Blair Vliet

**Me Enterprises** 34-249 Monterey Ave., Rancho Mirage, CA 92270 2/21/1994 Matthew Smith

**Mission Hills Country Club** 34-600 Mission Hills Dr., Rancho Mirage, CA 92270 2/04/1994 Mission Hills Country Club

**Ploy Thai Restr.** 71 900 Hwy. 111, Rancho Mirage, CA 92270 2/21/1994 Chotchuang Titrongk

**Touche** 42-250 Bob Hope Dr., Rancho Mirage, CA 92270 2/21/1994 Boniface Service Ind.

**del Mar Co.** 69586 Heather Way, Rancho Mirage, CA 92270 2/14/1994 Scott Blair

**Learning Forum, The** 38 Via Solano, Rancho Santa Margarita, CA 92688 2/02/1994 Roz Maissy

**For Me and My Man** 39-525 Kerster Road, Rancho Mirage, CA 92270 2/16/1994 Al Levine

**1-900 Get-Help** 1377 E. Citrus Ave., #272, Redlands, CA 92374 1/26/1994 Travis Grubb

**7 Eleven** 1365 Citrus, Redlands, CA 92374 2/14/1994 Debra Seville

**A J K Meters** 1515 Campus, Redlands, CA 92374 2/10/1994 Albert Kolar

**A K A Information** 9 W. Redlands Blvd., Redlands, CA 92373 2/16/1994 Amy Arabatzis

**Aaron's Advertising** 308 Barrington Circle, Redlands, CA 92374 2/14/1994 Robin Yarbrough

**Allied Psychiatric Counseling** 720 Brookside Ave., #101, Redlands, CA 92373 2/04/1994 Kevin M. Passer, M.D.

**Arnett's Smoke Shop** 446 Orange St., Redlands, CA 92374 2/17/1994 Nayan Patel

**Arnold's** 10255 Lemon St., Redlands, CA 92374 2/21/1994 Arnold Zimmer

**Artniko Inc.** 2048 Orange Tree Ln., #200, Redlands, CA 92374 2/14/1994 Artniko Inc.

**Attitudes Hair Salon** 572 Orange St., Redlands, CA 92374 2/07/1994 Diane Williams

**Austrian Body Care** 25965 Redlands Blvd., #B, Redlands, CA 92374 2/14/1994 Arne Dahlsten

**B & D Petro Maintenance** 510 S. 4th St., Redlands, CA 92373 2/09/1994 Floyd Curtiss

**Blues, The** 16 N. 6th St., Redlands, CA 92324 2/01/1994 Jolonda Walsh

**Brown's Communications** 309 Elise Drive, Redlands, CA 92374 2/07/1994 Christopher Brown

**C & J Rentals** 320 Western Ave., Redlands, CA 92374 2/16/1994 Connie Nieto

**Child Support Collection Agency of Redlands** 466 Orange St., #222, Redlands, CA 92374 2/03/1994 Gilbert Gonzales

**D H Investments** 1093 W. Colton Ave., Redlands, CA 92374 2/09/1994 Charles Dusenberry, D V M

**Disaster Awareness Communication Services** 2061 W. Redlands, #17D, Redlands, CA 92373 2/01/1994 Andre Jones

**Eden Center** 131 Cajon St., #7, Redlands, CA 92373 2/18/1994 Tom Hagman

**King Hous Dental Group** 529 Brookside, Redlands, CA 92373 2/14/1994 Lawrence B. Lee, D.D.S., A

**M J R Food Sales** 1164 Jasmine St., Redlands, CA 92374 2/03/1994 Marc Rinehart

**Medical Accounting Services of California** 545 Clover St., Redlands, CA 92373 2/01/1994 Atilla Un

**My Pool Service & Repair** 31518 Alta Vista, Redlands, CA 92373 2/08/1994 James Brooks

**Odyssey Entprise** 1601 Barton Road, #2508, Redlands, CA 92373 2/18/1994 Charles Hackett

**Pops Bar BQ** 31629 Outer Highway 10, #A, Redlands, CA 92373 2/07/1994 Gene Wallace

**Property Group** 519 University Place, Redlands, CA 92374 2/03/1994 David Kinney

**Shutters Direct** 1318 Columbia, Redlands, CA 92374 2/18/1994 Richard Dedmon

**Sunshine Motors** 1235 Indiana Court, #1143, Redlands, CA 92324 2/21/1994 Earlene Calvin

**Tax Share Partners** 108 W. Home Place, Redlands, CA 92373 2/02/1994 Marc Murdock

**Termar Press** 1528 Clay St., Redlands, CA 92374 2/14/1994 Marcelo Villacres

**Viking Auto Center Inc.** 609 N. Eureka St., Redlands, CA 92374 2/21/1994 Viking Auto Center

**A & J Entp. Vendors & Snacks** 350 S. Willow, Space #8, Rialto, CA 92376 2/18/1994 Arnold Sprague

**A & V Commodities & Vending** 820 N. Sycamore Ave., Rialto, CA 92376 2/14/1994 Allen Davis

**Alexander Myron Sinclair Trent** 679 N. Teakwood Ave., Rialto, CA 92376 2/07/1994 Alexander Trent

**All-Crete Prod. Inc.** 290 S. Palm, Rialto, CA 92376 2/14/1994 All-Crete Prod Inc.

**Artistic Cleaner** 113 S. Riverside Ave., Rialto, CA 92376 2/15/1994 Emma Luton

**Astro Pyrotechnics** 3196 N. Locust Ave./P. O. Box 2329, Rialto, CA 92377 2/01/1994 Pyro Spectaculars Inc.

**Bethlehem Homes** 2848 W. Poplar St., Rialto, CA 92376 2/14/1994 Larry Neideriser

**C L Pharris Sand & Gravel Inc.** 3221 N. Riverside Ave., Rialto, CA 92376 2/21/1994 C L Pharris Sand & Gravel

**Cb Radio Store At Ten Truck** 195 E. Valley Blvd., Rialto, CA 92376 2/07/1994 Rialto Business Trust

**Cheenas Beauty Salon** 1398 W. Foothill Blvd., Rialto, CA 92376 2/21/1994 Alexander Figueroa

**Five Star Travel Agency** 686 E. Erwin St., Rialto, CA 92376 2/17/1994 Lidia Etcu

## Inland Empire Business Chronicle

## New Business Listings

**Foto Colorama** 1486 N. Brampton Ave., Rialto, CA 92376 2/14/1994 Amador Rodriguez

**Foxyys** 2722 Union St., Rialto, CA 92376 2/07/1994 Ella Johnson

**G and L Clothing Productions** 860 S. Larch, Rialto, CA 92376 2/14/1994 Lela Woods

**G-T Painting/Decorating** 18224 Persimmon St., Rialto, CA 92377 2/18/1994 Gilbert Luna

**J & A Trucking** 969 S. Sage Ave., Rialto, CA 92376 2/14/1994 Jacinto Zapata

**Like No Furniture & Thrift** 728 Foothill Blvd., Rialto, CA 92376 2/21/1994 Antoinette Antone

**Like Nu Thrift & Furniture** 728 E. Foothill Blvd., Rialto, CA 92376 2/09/1994 Antoinette Antone

**Mobile Mini** 2660 N. Locust Ave., Rialto, CA 92376 2/10/1994 Mobile Mini Inc.

**Pacific West Roofing** 229 N. Olive, Rialto, CA 92376 2/01/1994 Eldon Betts

**Phillips Film Tech** 3926 N. Flame Tree Ave., Rialto, CA 92377 2/07/1994 Randy Phillips

**Pro Home Inspections & Appraisals** 1367 West 2nd, Rialto, CA 92376 2/01/1994 Samuel Gharthey

**Quality Brake** 1204 W. Merrill Ave., Rialto, CA 92376 2/03/1994 Steve Ortega

**R P F Designs** 1785 W. Via Verde Drive, Rialto, CA 92377 2/14/1994 Raymond Feith

**T & C Trucking** 303 W. Merrill, #813, Rialto, CA 92376 2/15/1994 Carl Parkerson

**U S A Tools** 6448 Sycamore, Rialto, CA 92377 2/14/1994 Donald Goff

**Unlimited Tax Service** 225 S. Riverside Ave., Rialto, CA 92376 2/04/1994 Vickie Turnock

**Weed Whackers** 1067 W. Buxton Drive, Rialto, CA 92376 2/02/1994 James Crider

**Your Hearts Desire** 312 S. Sycamore St., Rialto, CA 92376 2/02/1994 Kevin Davis

**Teddys Closet** 6157 Patricia Dr., Riverside, CA 92509 2/14/1994 Nancy Smith

**Harry Price-Creave Campus Photography** 7900 Limonite Ave., #G302, Riverside, CA 92509 1/31/1994 Harry Price

**6060 Club** 6060 Magnolia, Riverside, CA 92506 2/18/1994 Todd Kunesch

**A & L Clean-Up & Hauling Service** 11173 Norwood Ave., Riverside, CA 92505 2/03/1994 Artemio Luna

**A B C Import Auto Service & Repair** 3265 Van Buren Blvd., #E/F, Riverside, CA 92503 1/31/1994 Steven Cervino

**A C M Pub** 16641 Lake Knoll Pkwy., Riverside, CA 92503 2/21/1994 Mark Vraa

**A F Computing** 3440 Mono Drive, Riverside, CA 92506 2/01/1994 Jesus Montes

**A J's Distributing** 16561 Creekside Road, Riverside, CA 92503 2/04/1994 Lori Basso

**A M Services** 3486 Gay Way, Riverside, CA 92504 2/18/1994 Pamela Cotton

**A Touch of Romance** 10237 Magnolia Ave., Riverside, CA 92503 2/01/1994 N F E Corp.

**Aaron's** 12321 Magnolia Ave., #J, Riverside, CA 92503 2/01/1994 Marcie Rathbun ▲



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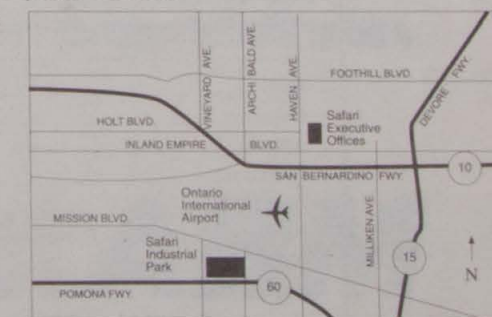
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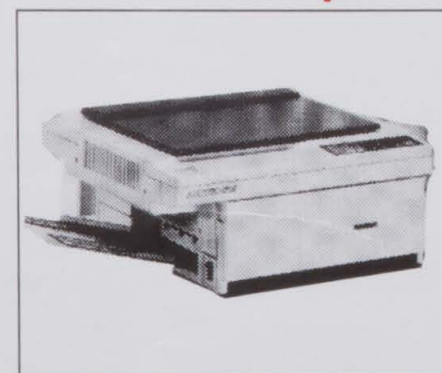
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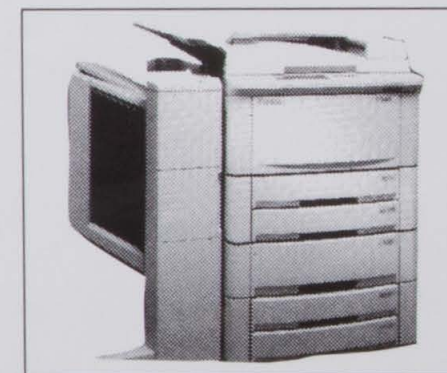
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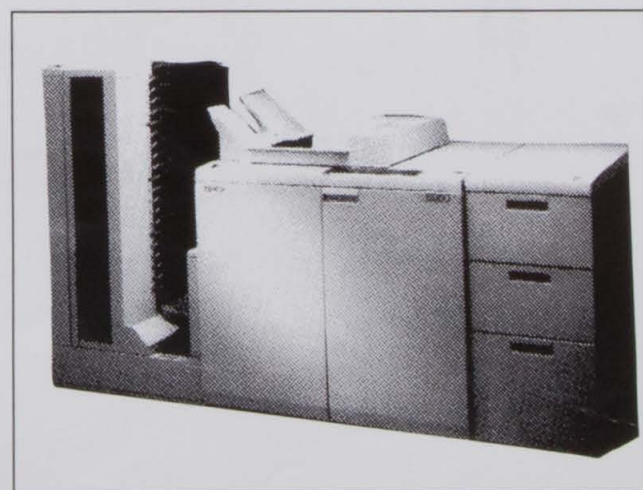
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